



■ spotlight

March 2014 Vol. 47 No. 3

A close-up portrait of Sabrina Floyd, a woman with long dark hair, smiling warmly. She is wearing a dark top and a gold necklace. The background is softly blurred with warm, bokeh lights.

Sabrina Floyd

SGA of the Year 2013



Roger Smith
Chief Executive Officer
AIL & NILICO

The Accidental Career

Serendipity. Look for something, find something else, and realize that what you've found is more suited to your needs than what you thought you were looking for. — Lawrence Block

As I pondered my comment for this issue of *Spotlight*, which recognizes Sabrina Lloyd, our SGA of the Year, I was reminded of a book I came across while waiting for an appointment recently. "The Accidental Career" by Benny Ho is a little book, about 300 pages. In it, the author seeks to answer these questions: *How do people find fulfilling careers? How did they get there? Why did they choose those paths? How much of it was planned? How much of it was accidental?*

Mr. Ho spent 4 months conducting more than 70 interviews to shed light into how people "fell" into careers they love rather than walked into careers they planned. The book is a select collection of those full-length interviews with individuals who discovered their careers through an unplanned process rather than a planned trajectory.

The inspiration for this book comes from personal experience. Mr. Ho went from being an architectural designer, to a management consultant, to an Internet entrepreneur, to his current gig as a writer. Along the way, he was also inspired by countless stories of individuals who labored in often uninspiring jobs but, for whatever reason, felt themselves unable to break out of the mold. The book highlights how regular people have found ways to create links in disparate life experiences and connected the dots into fulfilling careers.

Because of the way the book is compiled, you don't have to read the whole thing; you can skip around and read whichever interviews you find interesting. And there are some doozies — a consultant turned world adventurer, a rocket scientist turned financial director, a professional motorcycle racer turned lawyer, an advertising professional turned food truck owner, a comedian turned gold expert.

What's interesting to me is that they didn't necessarily dream of greener pastures. Many were quite successful. Some may have felt unfulfilled,

but rather than actually seeking a change, they just happened into the circumstances of their new-found careers.

I've never heard of a kid who dreamed of becoming an insurance agent when they grew up. What usually happens is that people pursue a career in a field in which they have a degree or a trade for which they've been trained. Sometimes it doesn't live up to their expectations; one day they wake up and realize that the career they counted on to bring them a secure future either wasn't quite as lucrative as they'd imagine, or they just plain don't like it.

The phenomenon of the accidental career is quite common at AIL. In our midst are former professional athletes, bankers, brokers, teachers, masons, carpenters, electricians, researchers, manufacturers... and a doctor. Well, almost.

It seems Sabrina Lloyd had her sights set on medical school. She looked into AIL strictly to help her pay for it. But she soon came to understand the true nature of *Opportunity Unlimited* and once she did, nothing could stop her!

She has shared the opportunity, too, and, in doing so, assembled a committed, driven team — a winning team. She is an effective leader because she understands that she is also a part of that team and has great respect for her teammates. She recognizes that empowering team members to be great benefits every level all the way up to the company level.

In this issue of *Spotlight*, we also proudly introduce our 2014 Executive Council, also a winning team. It was great getting to know them at our meeting earlier this month. I know their input will be valuable as we chart the course for the rest of the year.

I hope that you'll join me in congratulating our SGA of the Year and our new Executive Council.

■ spotlight

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sga career track New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

total bonuses paid out

This month AIL and NILICO paid a total of \$3,129,820 in bonuses. For more information on the monthly bonuses, turn to Page 34-41.

Total: \$3,129,820

required retention rate

Effective Jan. 1, 2014, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed below are for *Spotlight* recognition only.

Retention: 69.0%
Net to Gross: 78%

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Wednesday 04/23** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Monday 04/28**. eApp business excluded from the 7 day hold should be uploaded by **Wednesday 04/30** before 2:00 p.m. CST to count for **April** production.

correction

Douglas Zigby's photo was missing from February's Spotlight.



Douglas Zigby

Chalom Agency
Contract Date 04/06/01
Qualified January of 2014
\$1,004,648 of Net ALP

*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2015 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2015 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Manchester Grand Hyatt in sunny San Diego, California! The convention will be held May 14-17, 2015.*



PR leadership academy

pg. 12



leadership academy

pg. 14



closer to the heart

pg. 18



2014 executive council

pg. 20



2013 SGA of the year

pg. 22



LOOK FOR ME!



★ AGENT TENURE BONUS ★

2014



NO AGENT LEFT BEHIND

FEBRUARY BONUS PAYOUT: **\$300,500** FEBRUARY BONUS QUALIFIERS: **290**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Matevaka Agaifo	\$1,500	Joseph Huh	\$1,500	Charrise Parks	\$1,500	Derek Winslow	\$1,500
Salamanaia Ahkuoi	1,500	Ronnie Hurst	1,500	Tobe Pope	1,500	Tiana Allah	1,250
John Alderson	1,500	Andrew Hynan	1,500	John Reilly	1,500	James Ashton-Lebrument	1,250
Veronica Alvarado	1,500	Joshua Jacko	1,500	Rhiarna Russell	1,500	Joseph Astudillo	1,250
Jackie Beckham	1,500	Ariane Jacques	1,500	Kareen Sanders	1,500	Eyad Awdi	1,250
Janelle Bice	1,500	Joachim Jean	1,500	Raudel Santos	1,500	Gina Beras-Ortiz	1,250
Linda Briseno	1,500	Michael Kachenmeister	1,500	Hugo Santos-Suarez	1,500	Jennifer Bettis	1,250
Nathan Brown	1,500	David Kerul	1,500	Jeremy Schroeder	1,500	Karrie Bickford	1,250
Melissa Burt	1,500	Sohallahmed Khan	1,500	Richard Sewell	1,500	Kimberly Brna	1,250
Alvaro Canales-Osorio	1,500	Janine Lieske	1,500	Lile Sitagata	1,500	Kirk Brooks	1,250
Kenneth Cargill	1,500	Li Lige	1,500	Amanda South	1,500	Nicole Bruno	1,250
James Cassidy	1,500	Derrick Madison	1,500	Dustin Surace	1,500	LaKendra Carmichael	1,250
Melissa Celaya	1,500	Josalyn Maginnis	1,500	Erick Tatum	1,500	Mario Casarez	1,250
Martial Charles	1,500	Mele Makaui	1,500	Tiffani Tavormina	1,500	Andrew Chambers	1,250
Ryan Cheverie	1,500	Trent Mathis	1,500	Kayla Taylor	1,500	Scott Chrisman	1,250
George Connell	1,500	Hugo Mercado Haro	1,500	Kelly Todd	1,500	Rachel Cruz	1,250
Angel Cordero	1,500	Christina Meyer	1,500	Richard Tunstall	1,500	Maria Daurelio	1,250
Cynthia Craig	1,500	Amir Minaee	1,500	Hehenga Tupouniua	1,500	Theresa Davenport	1,250
Raquel Craig	1,500	Milo Moorhead	1,500	Curtis Turner	1,500	Michael Denton	1,250
Alfred DeRose	1,500	Robert Muncatchy	1,500	Rachel Urquhart	1,500	Harlan Dixon	1,250
William Flahive	1,500	Shaun Nitschke	1,500	Ramon Velasquez	1,500	Cristina Dornan	1,250
Melissa Foy	1,500	Oliver Nivaud	1,500	Kim Walker	1,500	Daniel Dukess	1,250
Bethsie Gousse	1,500	Frederick Noel	1,500	Linwood Walker	1,500	Thomas Eckert	1,250
Giselle Guardia	1,500	Peggy Noplos	1,500	Kerry Walter	1,500	Michelle Enders	1,250
Shane Hastings	1,500	Deante Odom	1,500	Dustin Wambsgans	1,500	Rachel Gallagher	1,250
Cole Hatfield	1,500	Andrea Orendain	1,500	Gabrielle Warrick	1,500	Marce Garbett	1,250
Damaris Henderson	1,500	Victoria Ortiz	1,500	Crystal Whittemore	1,500	Jean Gordon	1,250

➤ Eligibility must occur in the 3rd, 4th or 5th month of tenure. Tenure month is determined by agent's contract date (first application date) with the Company. Hire/code month is Month One and based on agent's first application date in the system. Hire month counts as a full month of tenure regardless of whether agent codes on the first day of the month or last day of the month.

➤ This bonus will be effective after January 2014 AP&P Reports have been run. First payment with new guidelines will be in February 2014.

➤ Agent must have minimum of 86% Net-to-Gross in month 3 and 82% Net-to-Gross in months 4 and 5.

*Qualifications and guidelines are on the ARC.

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Meghan Grindy	\$1,250	Vanina Strickland	\$1,250	Paul Govin	\$500	Connor Sullivan	\$500
Kristie Guidry	1,250	Donald Suckoo	1,250	Sarah Crimes	500	Lana Swenson	500
Davelle Heath	1,250	Samantha Taddie	1,250	Anson Hallex	500	Charles Taylor	500
Katie Heuer	1,250	Dietrich Truchsess	1,250	Amiria Harema	500	James Taylor	500
William Hoffman	1,250	Constance Tuiteleleapaga	1,250	Tiffiney Harmouche	500	Audrey Teachout	500
Ulrich Jansen	1,250	Saimone Ulupano	1,250	Heather Hobgood	500	Dominic Telymonde	500
Edith Jolley	1,250	Emily Vega	1,250	Ronald Holliday	500	Nicholas Tinko	500
Matthew Joseph	1,250	Christina Wacker	1,250	Justin Howell	500	Elizabeth Tompkins	500
Lisa Kaluzny	1,250	Frances Walker	1,250	Daniel Hutcherson	500	Paul Torman	500
Staciee King	1,250	Latasha Walls	1,250	Logipule Isaako	500	Robbin Trompeter	500
Karla Lainez-Solano	1,250	LaToya Walters	1,250	Johnika Ivory	500	Treshaunda Truttlng	500
Kara Lallman	1,250	Joseph Wasswa	1,250	Jeffrey Jansen	500	Shanna Wagner	500
Kerlens LaRose	1,250	Kyle Weishar	1,250	Zhimin Jiang	500	Jon Wallace	500
Christopher Leitwein	1,250	Ashley Wilson	1,250	Jamel Johnson	500	Norman White	500
Michele Lelio	1,250	Tony Wittmus	1,250	Jeffree Kawamoto	500	Thelma Wiggins	500
Jonathan Lipton	1,250	Theodore Wuschke	1,250	Casey Kehnast	500	Marcy Wilson	500
James Mabson	1,250	Sondra Ziegler	1,250	Andrew Kerr	500	Natalee Wise	500
Kayla MacPhail	1,250	Azar Afnan	500	Travis Kovach	500		
Alipate Makaui	1,250	Peria Afuamua	500	Carla Lindsey	500		
Sefo Makaui	1,250	Lori Annett	500	Paul Linn	500		
Esther Matthews	1,250	Tyler Arthur	500	Brian Littlejohns	500		
Jonathan McShane	1,250	Janae Artis	500	Tyler Livasy	500		
Anna Midowicz	1,250	James Austin	500	Badum Maaloo	500		
Monica Moffett	1,250	Gloria Basabe	500	Nafetalai Makaui	500		
Rebyka Moyer	1,250	Kameron Blake	500	Vickki Maloid	500		
Stephen Myers	1,250	Dennis Blue	500	Acacia Mark	500		
Alicia Olson	1,250	Tod Bocken	500	Dennis McHugh	500		
Christopher Page	1,250	Angelica Borda	500	Kaladian McLean	500		
Clara Paradis	1,250	John Borowy	500	Diana Mendez	500		
Valerie Pardo	1,250	Bruce Brancati	500	Jared Mercer	500		
Laurekins Pardovani	1,250	Keana Brown	500	Abdul-Karim Muhammad	500		
Jun Park	1,250	Kiersten Brown	500	Jonathon Nagy	500		
William Parks	1,250	Michael Brown	500	Douglas Newhook	500		
Myesha Perkins	1,250	Annette Buchanan	500	Alesha Newman	500		
Loni Prewitt	1,250	Keith Cameron	500	Ormand O'Neal	500		
Lineti Punivai	1,250	Melvin Canas	500	Fawn Oswaltbaker	500		
Antonio Ramirez	1,250	Colton Capps	500	Carissa Pagano	500		
Margarita Rojas	1,250	Jamie Cates	500	Cory Paulos	500		
Meghan Romero	1,250	Jessica Cavanaugh	500	Tyler Peworchik	500		
Kelsey Roth	1,250	Shalom Chaimov	500	David Pitts	500		
Michael Russin	1,250	Dana Clement	500	Lucianne Pukahi	500		
Mina Saadalla	1,250	Annazette Collins	500	Edgar Quiroz	500		
Michael Schinto	1,250	Veronica Cordoba	500	Toscanna Reis	500		
Arien Seemann	1,250	Jennifer Crandall	500	David Rodriguez	500		
Trisha Seever	1,250	Marc Demilia	500	Darla Roe	500		
Jammar Sessoms	1,250	Nicholas Detrio	500	Lorenzo Ruelas	500		
Lelei Seumanutafa	1,250	Kevin Diaz	500	Allison Slater	500		
Autalavou Simanu	1,250	Shelley Duck	500	John Sola	500		
Turehu Simon	1,250	Brianna Duda	500	William Soulier	500		
Erin Smith	1,250	Adam Elbatnigi	500	Karlie Spence	500		
Paul Smith	1,250	Sebastian Feary	500	Kimberly Spinelli-Young	500		
Erick Snyder	1,250	Archie Fleming	500	Lakisha Steel	500		
Ruby Sotoza	1,250	Hugo Flores	500	Eric Stephenson	500		
Matthew Soza	1,250	Tiffney Forrester	500	Brianne Stevens	500		
Kristi Stephens	1,250	Corey Gladwell	500	Jena Stottlemire	500		

Anniversaries

20 Years of Service

Bill Verbeten, PR
24 Years of Service
 Brenda Di Somma, PR
 Kenneth Madden, AGT
23 Years of Service
 Roger Fung, SGA
 Kelly McDonald, AGT
18 Years of Service
 Steven Engrav, RGA
16 Years of Service
 Randy Stockley, PR
13 Years of Service
 Bob Olson, SGA
14 Years of Service
 Rob Hay, SGA
13 Years of Service
 Scott Florin, AGT
 Rebecca Klebsch, RGA
 Krista Thieme, RGA
 Benjamin Van Fossen, AGT
12 Years of Service
 Fran Christie, PR
 John McGrath, RGA

Herivelto Pereira, AGT
11 Years of Service
 Omar Hashimi, AGT
 Adam Kahn, AGT
 Rachel LaBossiere, AGT
10 Years of Service
 Mitch Duplantis, SGA
 Iryna Sushkova, AGT
9 Years of Service
 Andrea Yee, AGT
8 Years of Service
 Richard Carter, AGT
 Matt Pflueger, RGA
 John Sparby, MGA
7 Years of Service
 Alvin Hagens, AGT
 Evan Holzhauer, RGA
 Rencel Jones, AGT
 Dustin Klingebiel, AGT
 Emil Mohareb, GA
 Tim O'Connor, PR
 Jonathan Russell, AGT
 Atta Saleh, MGA

6 Years of Service
 Michael C Brown, AGT
 Mary Ann Gaelic, AGT
 Daniel G Johnson, SA
 Peter Kwiatkowski, GA
 Jacqueline LaBlanc, AGT
 Brock Lampee, AGT
 Gabriel Manzo, AGT
 Kimberly Riley, GA
 Kristi Vang, AGT
 Bernard Weaver, PR
5 Years of Service
 Brandon Cooley, SGA
 Matthew Diulus, RGA
 Joseph Hedborn, AGT
 Donna LaMontagna, PR
 Melissa Lively, PR
 Jonathan Maust, RGA
 Lisa McGee, PR
 Mark Neilson, AGT
 Scott Patterson, AGT
 Nicole Sanders, GA
 Nicole Schneider, PR
 Tatjana Tiki Tikhonov, MGA

Matthew Turnquist, RGA
 Afuiva Vaai, AGT
 Vatapuia Vavau, GA
4 Years of Service
 Christine Augustus, AGT
 Randall Cook, MGA
 Carlton Debord, PR
 Adam Huck, SA
 Elyse Koven, AGT
 Tracy Lepore, AGT
 Merva Morgan, SA
 Tina Phongsavath, RGA
 David Scalisi, PR
3 Years of Service
 Milena Arceo, AGT
 Bernadette Casciato, GA
 Mark Hart, SA
 Tracy Hayes, MGA
 Eric Hidy, AGT
 Cory Hobbs, AGT
 Tiare Hubbard, GA
 Brian Hutchings, AGT
 Beau Locker, GA
 Andre McCallum, GA

Aaron McLean, GA
 Janice Moseychuck, AGT
 Erin Murray, AGT
 Dan Nebraska, MGA
 Adam Parsa, AGT
 Richard Pazak, GA
 Christopher Phoenix, AGT
 Aaron Ralston, RGA
 Richard Rowe, AGT
 Brandon Schwed, MGA
 Jesse Spencer, RGA
 Kyle Taylor, GA
 Eric Thompson, GA
 Ho Tran, MGA
 Sara Vaz, MGA
 Bob Wingate, SGA
2 Years of Service
 Sharon Barnes, GA
 Polyna Berlin, PR
 Jessica Burrows, AGT
 Derrick Coates, AGT
 William Cole, AGT
 Antonio Davidson, GA
 Samantha Earle, AGT

Christian Fahey, SA
 Bilal Farsakh, GA
 Yonique Gordon, GA
 Jeffrey Hapke, PR
 Dallas Johnson, AGT
 Marlene King, AGT
 Ryan Landmark, AGT
 Xavier MacLarty, AGT
 Chad McLaughlin, MGA
 Gabriela Mejia, AGT
 John Napiza, GA
 David Norman, AGT
 Angela Pronti, AGT
 Cynthia Schneiderman, MGA
 Barbara Seyoum, GA
 Erika Spiak, GA
 Heather Stuart, AGT
 Les Swain, GA
 Janet Vidal-Riley, AGT
 Alireza Yaesubi, GA
1 Year of Service
 Collins Appiah, SA
 Rose-Elizabeth Arhouet, AGT
 Domenick Arduino, AGT

Maria Aristy, GA
 Jesse Atatai, SA
 Darrell Ballard, GA
 Christina Barba, SA
 Danielle Barker, SA
 Susan Bedrossian, AGT
 Tracie Bettencourt-Mejias, SA
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 Helena Gemmill, AGT
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 Benita Jackson, SA
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 Natalee Johnson, AGT
 Desmond Jones, SA
 Stanley Kebe, AGT
 Noha Khalafawi, AGT
 Phillip Kim, SA
 Richard Kresge, SA
 Laura Lancione, AGT
 Toriano Landau-Bogan, SA
 Shawn Likins, SA
 Teng Lim, SA
 Matthew Logan, AGT
 Brendan MacPherson, SA
 Eric Mangum, SA

Dragan Markovic, SA
 Angelo Marsico, AGT
 Daniel McCrory, AGT
 David McCusker, MGA
 Stuart McKenzie, SA
 David Melville, AGT
 Jensen Millar, AGT
 Vincent Millsap, GA
 Melinda Mohammed, AGT
 Frederick Morine, AGT
 Lisa Myrick, AGT
 Gerald Norton, GA
 Michael Nowak, SA
 Riley Peters, SA
 James Quinlan, AGT
 Ruben Recinos, SA
 Henry Santos, SA
 Jarrett Semler, SA
 Suzana Serratos, AGT
 Steven Sibelman, GA
 Benjamin A Smith, SA
 Melanie Smith, AGT
 Touraan Smith, MGA
 Cleopatra Sola, SA

Herbert Stell, SA
 Jacqueline Stewart, SA
 Danette St Marthe, SA
 Peter Szywala, AGT
 Jason Theriot, GA
 Ryan Tomajcik, SA
 Jameetri Washington, GA
 Nicole Wells, SA
 Mykel Williams, SA
 Matthew Woods, SA

Promotions

State General Agent
 Corey Neff
Regional General Agent
 Kenneth Greer
 Stephen Jeung
 Ariana Jones
 Jesse Spencer
 Jimmy Tchen
 Krista Thieme
 Ransey Vazquez
Master General Agent
 Benjamin Ainscough
 Christopher Chovanec
 Gian-Paolo Diberardo
 Timothy Gallegos
 Larry Giddens

Jorge Guerra
 Daniel Hwang
 Leonel Lazcano
 Erika Michaels
 Angel Patryluk
 Bruce Viaje
 Daniel Vilas
60% General Agent
 Kade Beck
 Rachele Britzman
 Michael Denton
 Brianna DiPietro
 Stephen Giddens
 Eric Hamblin
 Blake Hammond
 Troy Hays

Cornelius Jones
 Michael Joseph
 Joseph McCarthy
 Mark Medina
 Richard Waite
 Abdul Yusuff
57.5% General Agent
 Anacleto Arevalo
 Mary Bucki
 Christine DiSanto
 John Donovan
 Ryan Feehan
 Micah Focken
 Pete Goodman
 Inna Grigorov
 David Guns

Gregory Henderson
 Joel Johnson
 Brandon Jones
 Moli Kaufusi
 Fran Kolos
 Brittini Kwiecien
 Ahlexis Lockwood
 Leslie Montferret
 Nathan Montgomery
 Nacole Newbold
 Khanh Nguyen
 David Palmer
 Joey Sales
 Nicole Tidey
 Mark Ziemianski

55% Supervising Agent
 Azar Afman
 Jonathan Anspaugh
 Kameron Blake
 Robert Brod
 Christopher Climer
 Annazette Collins
 Sarah Cooper
 Glenda Crump
 Taylor Foster
 Nicki Griffiths
 James Harding
 Jamil Harris
 William Hoffman
 Ronald Holliday
 Kevin Kyler

Badum Maaloo
 Tijuana Mingo
 Rebyka Moyer
 Stephen Myers
 Christopher Page
 Silvana Pajor-Flores
 Dan Pelletier
 Keisha Polk
 Toscanna Reis
 David Rodriguez
 Meghan Romero
 Mina Saadalla
 Allison Slater
 Marlene Solis
 Cledis Spearmon
 Ramon Velasquez

Juan Venegas
 Latasha Walls
 Dustin Wambsgans
 Melinda Witkop
52.5% Supervising Agent
 Mariafe Abadbarde
 Alvin Ali
 Theresa Araiza
 Steven Barbesh
 Angelica Borda
 Jeremie Brettin
 Karen Bustamante
 Keith Cameron
 Sophie Canestrelli
 LaKendra Carmichael
 Mitchell Chernyakhovsky

Linton Clarke
 David Cunha
 Karen Davis
 Kayla Donnelly
 Tongenetta Edwards
 Micah Emenike
 Matthew Engerman
 Zachary Farrell
 Rachel Gallagher
 Paul Garcia
 Adalberto Garcia-Moreno
 Stephen Giallombardo
 Sarah Gilmore
 Alexandra Gonzalez
 Suzanne Harkins
 Shane Hastings

Ulrich Jansen
 Miya Johnson
 Staciee King
 Kerlens LaRose
 William Linton
 Mele Makau
 Sefo Makau
 Dennis McHugh
 Brittany McMillan
 Olufunmilola Ogunsola
 Tram Pham
 Stephen Richardson
 Steven Rios
 Michael Russin
 Michael Russo
 Carla Shuler

James Simms
 Joe Simoneau
 Paul Smith
 Kimberly Spinelli-Young
 Vanina Strickland
 Donald Suckoo
 Dominic Telymonde
 Sofia Valji
 Joseph Wasswa
 Christopher Wiess
 Jahzeel Zamora



MGA AGENT RETENTION — BONUS PROGRAM —



Zachary Hart
\$5,250
Surace-Smith



Ofa Tupouniua
\$4,250
Steve Friedlander



Matthew Parks
\$4,000
Surace-Smith



Daniel Hartwig
\$3,750
Surace-Smith



Tere Diamond
\$3,500
Steve Friedlander

February Bonus Payout: \$149,250 February Bonus Qualifiers: 152

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Zachary Hart	\$5,250	Kyle Lewicki	\$1,500	Fritznel Octave	\$1,000	Ryan Bisanz	\$500
Ofa Tupouniua	4,250	Matthew Turnquist	1,500	Zach Otto	1,000	Taylor Bosch	500
Matthew Parks	4,000	Brian Welsh	1,500	Patrick Rieger	1,000	William Brookshire	500
Daniel Hartwig	3,750	Eric Ebbitt	1,250	Paul Samra	1,000	Robert Chun	500
Tere Diamond	3,500	Sharif Grays	1,250	Robert Shafer	1,000	Samuel Cohen	500
Ryan Hall	2,750	Unique Hunnicutt	1,250	Maria Soliz	1,000	Dustin Dunlap	500
Sara Welch	2,750	Jack Keiderling	1,250	Jesse Spencer	1,000	Ronald Esmon	500
Brooke Spain	2,500	Casey Kunash	1,250	Patrick Stenglein	1,000	Sokol Fazliu	500
Randy Teyssier	2,500	Melne Lewis	1,250	Craig Strompf	1,000	Herman Fennell	500
Christopher Earle	2,250	Jonathan Maust	1,250	Alex Torruella	1,000	Magda Figueiredo	500
Todd Glazer	2,250	Michael Romeo	1,250	Ryan Tucker	1,000	Mavrick Fredericks	500
Joshua Jackson	2,250	Ryan Stenglein	1,250	Sara Vaz	1,000	Tony Geer	500
Bobby Szwaja	2,250	Alfred Taren	1,250	Sean Velasquez	1,000	Alexandra Graham	500
Corey Hallam	2,000	Marisa Willgruber	1,250	Daniel Vilas	1,000	Jorge Guerra	500
Robert Kanaan	2,000	Reynolds Akuamoa	1,000	Jessica Wilhite	1,000	Blake Higuchi	500
Marian Sertler	2,000	Monica Brown	1,000	Ryan Wilson	1,000	Daniel Hwang	500
Albert Serur	2,000	Kyle Butler	1,000	Jake Yagjian	1,000	Henry Ingraham	500
Kevin Holtz	1,750	John Conard	1,000	Daniel Bauer	750	Steven King	500
Raymond Risucci	1,750	Robert Dunn	1,000	Matthew Conrad	750	Richard Mansfield	500
Marc Salvaggi	1,750	Lucy Ghawi	1,000	Randall Cook	750	Steve Marker	500
Cynthia Schneiderman	1,750	Matthew Girard	1,000	Gian-Paolo Diberardo	750	John McGrath	500
Souleymane Bah	1,500	Daven Hermosura	1,000	William Myatt	750	Chad McLaughlin	500
Jordan Chalom	1,500	Sebastian Kazek	1,000	Minh Phung	750	Andrew McQuade	500
Britton Costa	1,500	Mark Kukielski	1,000	Aaron Ralston	750	Darren Miller	500
Lucky Faalitiiti	1,500	Michael Laramie	1,000	Doreen Ryan-Foti	750	Nicholas Moore	500
Gabriel Feldmann	1,500	Leonel Lazcano	1,000	Rodney Ward	750	Humberto Quintero	500
Todd Harding	1,500	Natalie Linker	1,000	Stuart Xu	750	Michael Shaba	500
Stephen Hill	1,500	Shahab Mahdavinjad	1,000	Adeyemi Akinade	500	David Thornton	500
Evan Holzhauser	1,500	John Nieves	1,000	Anastacio Baeza	500		

HERE'S HOW IT WORKS:

The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write \$4,000 Net ALP monthly in months 4-6 of their tenure. Here's how it works: If an Agent in MGA hierarchy writes a minimum of \$4,000 Net ALP in the 4th month of tenure, the MGA gets \$250 bonus; in the 5th month, the MGA gets \$500 bonus; in the 6th month, the MGA gets \$1,000 bonus. All qualifiers listed achieved at least \$500 in bonus totals.

Vision



Steve Kafkis
Vice President of
Field Operations

Goal Setting is Like a Flight of Stairs

This past year, my 13-year old son wanted to set goals for his wrestling season; it was to make it to the sectionals of the post season, which would mean he would have to place in the top 4 of the regional tournament. As he told me this, I was excited that a 13-year old was setting goals and doing whatever it takes to achieve them. He wanted to make sure that I held him accountable and made sure he followed his workout regimen to get stronger, go to as many wrestling tournaments and camps as he could to help him get better.

As the season went on, I asked him, "When you make sectionals, what is your next goal?" He didn't know what to say, but he thought about it and said, "I don't have any goals after that, once I achieve my goal, that is it." I told him to think of goals as a flight of stairs. Every step of the flight of stairs is a goal, and once you achieve it, you go up to the next stair. He gave me this look with a big smile and said, "OK, once I make it, I will set a new goal, or just go up the stairs."

As the season went on, my son ended up making sectionals and achieving his goals and he was so excited. As we were driving home after the regional tournament, he looked at his 1st place medal and said, "If I don't win another match, I am good with it 'cause I made my goal." I reminded him of our conversation earlier about the flight of stairs and now that he made his goal, he needed to set a new goal, or go up a stair. He told me he remembered, so his next goal will be to qualify for the state tournament.

The next week, he ended up achieving that goal and qualifying for the state tournament. He was so excited! He hugged me, and with a big smile, said that his next goal, or next stair up would be to win a match at the state tournament. I didn't even have to ask him to make another

goal, he just did... he finally got it! If a 13-year old understands this, I know this is a no-brainer for you!

The 1st quarter of 2014 is coming to an end. Are we thinking of our goals for the year? Once you achieve your goals, have you made new ones? Or a plan to take another step up the stairs?

Complacency or contentedness can be the kiss of death in our business. If you just "settle" and don't try to achieve more every day, week, month or year, you may end up giving up. Are you doing that one more thing every day to achieving your goals? Are you making that one more call, doing that one more doorknock, making that one more presentation to make sure you are a step closer to achieving your goals for the day, week, month and year?

If you constantly keep the mindset of doing more every day of the week, it will bring you closer to making those goals you set early on a reality. Once you do achieve the goals you set at the beginning of the year, it's time to set a new one, or just go up one more stair on your way to ultimate success!

CODES

Code – \$900 contract to date new agent

The minimums for recognition are:
SA & GA – at least two codes during the month
MGA – at least three codes during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Chelsie Young	10	Sabrina Lloyd	Marlene Solis	2	Brandon Cooley	Leya Kirchstein	2	Chris Hernandez	Adam Stowe	2	Jeremy Welch
Robert Conway	3	Richard Correa	Layne Ford	2	Richard Correa	Jamie Merva	2	Matthew Hogan	Nickoy Hylton	2	Williams-Zophin
Moli Kaufusi	3	Steve Friedlander	Marcus Norby	2	Nigel Crowe	Twalya Alexander	2	Kyle Johnson	Lorraine Mundayangpupfu	2	Bob Wingate
Marta Cunha	3	Giglione-Ackerman	Susan Bergh	2	Kevin Davis	Tongnetta Edwards	2	Kyle Johnson	Melissa Quintana	2	Matt Wolfanger
George Oshea	3	Giglione-Ackerman	Charles Firneno	2	Joseph Diecedue	Jeffrey Gilliana	2	Sabrina Lloyd			
Robert Schneiderman	3	Sabrina Lloyd	Dan Pelletier	2	Mitch Duplantis	Sandra Sandoval	2	Sabrina Lloyd			
Kelvin Douglas	3	Bob Olson	Keith Waldron	2	Richard Dyer	Alexis Tyson	2	Chris Lussier			
Jeffrey Miller	3	Surace-Smith	Rita Charles	2	Steve Friedlander	Rachael Trader	2	Dorian Oldham			
Nicole Wells	3	Surace-Smith	Stuart McKenzie	2	Steve Friedlander	Shane Hastings	2	Oldham-Bianchi			
Luke Bressler	2	Altig-Orlovic	Meghan Modrak	2	Cindy Furer	Deborah Sanchez	2	Bob Olson			
Ronald Cargill	2	Altig-Orlovic	Rachel Cruz	2	Giglione-Ackerman	Robert Wright	2	Bob Olson			
Jamielee Eldridge	2	Altig-Orlovic	Mark Dombrowski	2	Giglione-Ackerman	Robert Muncatchy	2	Chad Panzer			
Adrian Segalla	2	Altig-Orlovic	David Gurley	2	Steve Greer	Michael Denton	2	Scott Rehberg			
Tyler Worstell	2	Simon Arias	Donald Hill	2	Steve Greer	Jason von Rosenberg	2	Alex Roland			
Patrick Kushla	2	Jason Bratin	Thomas Reddoch	2	Steve Greer	Gregory Brown	2	Paul Rumbuc			
Marcia Jobe	2	Samantha Chui	Randy Markland	2	David Hausman	Carrie Gardner	2	Paul Rumbuc			
Julie Riedel	2	Brandon Cooley	Rory Olson	2	Matt Henderson	Lytini Brown	2	Surace-Smith			

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Jason H Lee	10	Sabrina Lloyd	Philip Roffi	3	Cindy Furer	David Guns	2	Brandon Cooley
Enrique Sandoval	9	Sabrina Lloyd	Scott Montgomery	3	Jatoft-Foti	Brandi Hershey	2	Brandon Cooley
Barbara Seyoum	6	Samantha Chui	Lisa Martin	3	Oldham-Bianchi	Joseph McCarthy	2	Brandon Cooley
Drew Sharp	5	Philip Prata	Charles Belt	3	Bob Olson	Arthur Sigler	2	Brandon Cooley
Timothy Bugge	4	Simon Arias	Heather Cullen	3	Chad Panzer	Amanda Hogan	2	Richard Correa
Joseph Cruickshank	4	Simon Arias	Aaron McKenney	3	Chad Panzer	Katherine McQuade	2	Richard Correa
Gregory Graham	4	Jason Bratin	Paavo Cymanow	3	Philip Prata	Nicholas Pelham-Clarke	2	Richard Correa
Regina Duval	4	Richard Correa	Donald DeVoise	3	Scott Rehberg	Erika Spiak	2	Richard Correa
Hans Owens	4	Chad Deley	David Rigney	3	Scott Rehberg	Michael Tribbitt	2	Kevin Davis
Brandon Jones	4	Mitch Duplantis	Cornelius Jones	3	Alex Roland	Joshua Rush	2	Chad Deley
Sione Maumau	4	Steve Friedlander	Les Swain	3	Alex Roland	Kevin Talbot	2	Joseph Diecedue
Beau Locker	4	Matt Henderson	DeAnthony Hartman	3	Paul Rumbuc	Wendy Sotelo	2	Desi Dimitrova
John Napiza	4	Jatoft-Foti	Dustin Surace	3	Surace-Smith	Leslie Montferret	2	Mitch Duplantis
Thomas McConnell	4	Eric Neal	Dywon Davis	3	Jeremy Welch	Marti Long	2	Richard Dyer
John Leggio	4	Theodore Pappas	Denise Berrios	3	Bob Wingate	Graham Carter	2	Steve Friedlander
Aaron Dupras	4	Paul Rumbuc	Carlo Buhay	2	Altig-Orlovic	Laaina Heavea	2	Steve Friedlander
Robert Drake	4	Surace-Smith	Jennifer Judd	2	Altig-Orlovic	Ratu Kani	2	Steve Friedlander
Soneya Williams	3	Altig-Orlovic	Ahlexis Lockwood	2	Altig-Orlovic	Ruben Santillana	2	Steve Friedlander
Joshua Cosentino	3	Simon Arias	Ashley Ruhl	2	Altig-Orlovic	Ari Bykofsky	2	Giglione-Ackerman
Avi Kauderer	3	Simon Arias	Steven Stensrud	2	Altig-Orlovic	Ryan Feehan	2	Giglione-Ackerman
Ronald Rennich	3	Simon Arias	Charles Ferrari	2	Simon Arias	Jorge Guerra	2	Giglione-Ackerman
Denis Snyder	3	Simon Arias	Jenna Grula	2	Simon Arias	John Nasti	2	Giglione-Ackerman
Sharon Barnes	3	Slav Bitman	Brittni Kwiecien	2	Simon Arias	Christine Barbour	2	Steve Greer
Nathan Montgomery	3	Brandon Cooley	Heather Southern	2	Simon Arias	Mark Danner	2	Steve Greer
Kierra Goodwin	3	Nigel Crowe	Jeremiah Wiskeman	2	Simon Arias	Stephen Giddens	2	Steve Greer
Melissa Quintal	3	Joseph Diecedue	Abdul Yusuff	2	Simon Arias	Joel Johnson	2	Steve Greer
Eric Hamblin	3	Mitch Duplantis	Lalitha Janardhanan	2	Slav Bitman	Taneshia Solomon	2	Steve Greer
Vincent Millsap	3	Richard Dyer	Glenn Woodley	2	Slav Bitman	Marci Dowbor	2	Hancock-Taylor

GA continued

NAME	#	SGA	NAME	#	SGA
Lisa Richardson	2	Hancock-Taylor	Marcus Street	2	Imran Satti
Shorne Brown	2	David Hausman	Pamela Altman	2	Surace-Smith
Andy Jaikaran	2	Matt Henderson	Joshua Dishong	2	Surace-Smith
Gretchen Crady	2	Chris Hernandez	Alex Grakhov	2	Surace-Smith
Alta Herpel	2	Chris Hernandez	David Guzman	2	Surace-Smith
Peter Kwiatkowski	2	Chris Hernandez	Christopher Kennedy	2	Surace-Smith
Marcus Moody	2	Matthew Hogan	Jason Ryen	2	Surace-Smith
Kimberly Riley	2	Kyle Johnson	Alexander Spooner	2	Surace-Smith
Diane Ishee	2	Christine Judge	Eric Thompson	2	Surace-Smith
Jeffrey Hall	2	Chris LaFond	Ashley Wenning	2	Surace-Smith
Kyle Taylor	2	Travis Moody	Meaghan Kehl	2	Brian Traboulay
Jane Callies	2	Dorian Oldham	Yonique Gordon	2	Williams-Zophin
David Schanuel	2	Dorian Oldham	Michael Musso	2	Williams-Zophin
Amanda Hubbard	2	Oldham-Bianchi	James Hortman	2	Bob Wingate
Muhammed Ashraf	2	Theodore Pappas			
Bilal Farsakh	2	Theodore Pappas			
Mir Khan	2	Theodore Pappas			
Harrynaine Ramoutar	2	Theodore Pappas			
Amr Shater	2	Theodore Pappas			
Nicholas Triantafyllidis	2	Philip Prata			
Joseph Duran	2	Dan Rubio			
Jason Green	2	Paul Rumbuc			
Nacole Newbold	2	Imran Satti			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Thomas Kijanowski	11	Sabrina Lloyd	John Conard	4	Simon Arias	Melinda-Rae Lyse	3	Altig-Orlovic	Rodney Ward	3	Paul Rumbuc
Zach Otto	10	Sabrina Lloyd	Eric Ebbitt	4	Simon Arias	Jonathan Maust	3	Altig-Orlovic	Robert Kanaan	3	Imran Satti
Marian Sertler	10	Sabrina Lloyd	Albert Serur	4	Simon Arias	AshLynn Orng	3	Altig-Orlovic	Tony Geer	3	Surace-Smith
Steven King	9	Paul Rumbuc	Brian Welsh	4	Simon Arias	Sara Vaz	3	Altig-Orlovic	Kevin Holtz	3	Surace-Smith
Herman Fennell	8	Samantha Chui	Alexandra Graham	4	Jason Bratin	Michael Clemente	3	Simon Arias	Charley Forshee	3	Jeremy Welch
Gabriel Feldmann	8	Chad Panzer	Maria Soliz	4	Brandon Cooley	Michelle Crowe	3	Simon Arias	Aaron Ralston	3	Jeremy Welch
Erin Allen	7	Richard Correa	Brooke Spain	4	Brandon Cooley	Matthew Diulus	3	Simon Arias	Glaister Parke	3	Williams-Zophin
Ofa Tupouniua	7	Steve Friedlander	Xander Davis	4	Chad Deley	Sokol Fazliu	3	Simon Arias	John Nieves	3	Bob Wingate
Syed Quadri	7	Theodore Pappas	Peter McEnaney	4	Mitch Duplantis	Antonio Reyes	3	Simon Arias			
Britton Costa	6	Simon Arias	Tere Diamond	4	Steve Friedlander	Gian-Paolo Diberardo	3	Brandon Cooley			
Patrick Knouse	6	Slav Bitman	Stephen Hill	4	Steve Friedlander	William Myatt	3	Brandon Cooley			
Robert Rowell	6	Richard Dyer	Michael Gerstein	4	Giglione-Ackerman	Andrew McQuade	3	Richard Correa			
Corey Helly	6	Giglione-Ackerman	Corey Hallam	4	Giglione-Ackerman	I-Perfection Harris	3	Cunningham-Weatherspoon			
Michael Laramie	6	Steve Greer	Evan Holzhauser	4	Giglione-Ackerman	Randall Cook	3	Joseph Diecedue			
Ransay Vazquez	6	Bob Olson	Jack Keiderling	4	Giglione-Ackerman	Joshua Jackson	3	Joseph Diecedue			
Bobby Szwaja	6	Theodore Pappas	Richard Barbour	4	Steve Greer	Alfred Taren	3	Desi Dimitrova			
Minh Phung	6	Scott Rehberg	Marisa Willgruber	4	David Hausman	Ryan Hall	3	Laura Fisher			
Zachary Hart	6	Surace-Smith	Humberto Quintero	4	Matt Henderson	Aaron Friedlander	3	Steve Friedlander			
Matthew Parks	6	Surace-Smith	Christopher Rodriguez	4	Kyle Johnson	Craig Stropf	3	Cindy Furer			
Victor Restrepo	5	Richard Correa	Harold Durana	4	Jatoft-Foti	Magda Figueiredo	3	Giglione-Ackerman			
Christopher Favor	5	Mitch Duplantis	Cynthia Schneiderman	4	Sabrina Lloyd	Kenneth Greer	3	Steve Greer			
Matthew Girard	5	Maria Greene	Nasr Quadri	4	Theodore Pappas	Samuel Cohen	3	David Hausman			
Doreen Ryan-Foti	5	Jatoft-Foti	Tracy Hayes	4	Dan Rubio	Cara DeFiore	3	Chris Hernandez			
Mark Kukielski	5	Eric Neal	London Burnett	4	Surace-Smith	Timothy Kieran	3	Chris LaFond			
Raymond Risucci	5	Dorian Oldham	Robert Dunn	4	Surace-Smith	Alex Torruella	3	Sabrina Lloyd			
Atta Saleh	5	Theodore Pappas	Daniel Hartwig	4	Surace-Smith	Amie McCracken	3	Chris Lussier			
Ryan Wilson	5	Philip Prata	Travis Picklesimer	4	Surace-Smith	Brett Gryska	3	Oldham-Bianchi			
Timothy Wilson	5	Philip Prata	Ryan Bisanz	4	Brian Traboulay	Todd Harding	3	Oldham-Bianchi			
Ala Awad	5	Alex Roland	Samantha Slinger	4	Jeremy Welch	Melne Lewis	3	Bob Olson			
Unique Hunnicutt	5	Alex Roland	Dustin Rushin	4	Bob Wingate	Natalie Linker	3	Bob Olson			

RGA

NAME	#	SGA
Robert Janev	35	Sabrina Lloyd
Patrick Bendure	20	Surace-Smith
Justin Adams	16	Simon Arias
Thomas Vena	16	Simon Arias

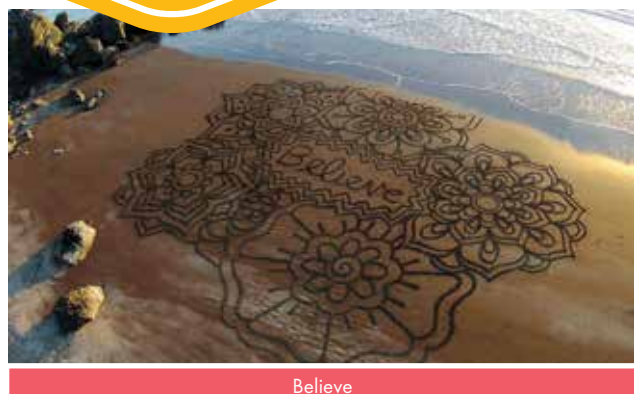




PR LEADERSHIP ACADEMY



Susan Fuldauer
Vice President of
Public Relations Field Operations



Believe

A Journey of Continuous Growth

I Believe that if you are taking the time to read our monthly *Spotlight*, then you have already taken your first step on a personal journey of continuous growth. It's that first step that begins a path of self-development and self-improvement, no matter where you are in your career or in your personal life. Whether you are a coach or a player, a leader or a follower, it's imperative that you are on a dedicated journey of growth and development. It's really a never-ending journey.

This past February, our PR Leadership team continued their journey of continuous improvement by attending the 2nd PR Leadership Academy focused on leadership development and PR process. Last year's performance and results landed the PR Leadership team in beautiful St. Pete's Beach for two jam-packed days of learning, sharing and growth as leaders; a real meeting of the minds. I Believe that our Leadership Academy will result in stronger leadership, better results and a higher level of quality lead generation.

Just as we felt it important to continue development for our PR leadership, it's equally important that we, as individuals, use every day to grow, learn and put in place best practices. Continuous growth, is just that — continuous. Personal and professional growth can come through interaction with your peers, your trainers, and the leaders that exemplify the direction in which you want to travel. Growth comes through reading books, listening to podcasts while in your car, on a plane or train, and it comes as a result of thinking bigger or, as was presented in the Leadership Academy, by "super sizing your thinking."

Be a student and always be open to coaching. Be aware of what surrounds you and learn from the positive that you see, hear and experience. Grow through your thoughts, your words and your actions. Develop a personal plan to work on how to think bigger. Look at the words that you use. Are they positive and influencing your decisions in a positive, growth-based manner? Do your actions reflect steps that move you toward personal and career growth?

One of the best things you can invest in is you. After all, you take you with you wherever you go, so why not travel with the best possible you! Growing a greater self and expanding what you are capable of doing is the journey of personal development. It's a path to be your best, so I urge you to make the investment in yourself. Grow your greatness by testing yourself, expanding yourself, learning and improving.

Personal development is a journey, not a destination.



Family Feud Winners: Patrena Smith, Carmella Blich, JT Tasker, Brian Ryan, Tami Williams & Patti Morgan



Christ Davis, George Farenthold, Liz Reyer-Corley, Jay Bentley, John Keliher



Scott Smith & Susan Fuldauer



Leadership Class



Chuck Hill & Jason Beckman



Patti Morgan



Debbie Ensted & Denise Bowyer



Grace Duron, Denise Gilbert, Shannon Bennett & Dawn Trudden



Bill Savers



Tami Williams & Scott Smith



Erica Dalager, Debbie Ensted, Jacqueline deVooght & Rachele Valdez



LEADERSHIP ACADEMY

McKinney Conference Center Welcomes Leadership 301

Thirteen MGA "Top Guns" attended the March Leadership 301 held at the McKinney Conference Center. Vice President of Field Operations Domenico Bertini led the 2-day session. Other Home Office management speakers included President Scott Smith, Executive Vice President Rob Falvo, Vice President of Quality Business Richard Meshulam, and Vice President PR Field Operations Susan Fuldauer.

Special guest speaker was none other than 2013 SGA of the Year Sabrina Lloyd who shared about recruiting and building a winning culture.

Other topics included:

- Protecting Your Marketplace
- Establishing a Culture of Accountability
- Working from Strength as a Leader
- Recruiting is Selling
- Managing Activity, not People
- Quality Makes Quantity
- High Level Coaching

The next opportunity to attend Leadership Academy will be Leadership 101: Fundamentals of Agency Building May 5-7. If you are interested in attending, talk to your SGA.



VP of Field Operations Domenico Bertini and 2013 SGA of the Year Sabrina Lloyd flanked by the March 2014 Top Gun class.

"Good business leaders create a vision, articulate the vision, passionately own the vision, and relentlessly drive it to completion." — Jack Welch

Leadership



Rob Falvo

Executive Vice President
AIL & NILICO

The Importance of Optimism

Quite a few years ago our founder, Mr. Bernard Rapoport, suggested we read a book called *Learned Optimism* by Martin E.P. Seligman. The following quote really opened my eyes back then to what it would take to be successful in our industry.

"Life insurance agents, as a group, are more optimistic than people from any other walk of life we have ever tested: car salesmen, commodity traders who scream all day long in the pits, West Point plebes, managers of Arby's restaurants, the candidates for the office of President of the United States during this century, major-league baseball stars, or world-class swimmers."

I read it and reread it several times, and, at first, it made me feel great. But then I wondered how I was going to stay optimistic for the rest of my career or the rest of my life, whichever came first. More importantly, as a leader, I wondered how was I going to motivate people to be optimistic.

Learned Optimism is the idea that a talent for joy, like any other, can be cultivated. It is contrasted with learned helplessness. Learning optimism is done by consciously challenging self-talk that describes a negative event as a personal failure that has the potential to permanently affect all areas of the person's life.

Changing the destructive things you say to yourself when you experience the setbacks that life deals all of us is the central skill of optimism. By understanding pessimism along with its pervasive, crippling consequences, we can learn to resist pessimism's constant callings, as deep-seated in your brain or in habit as they may be.

We can learn to choose optimism for the most part, but also to heed pessimism when it is warranted.

"Changing the destructive things you say to yourself when you experience the setbacks that life deals all of us is the central skill of optimism."

Double Edges of Optimism:

1. Optimistic people produce more, particularly under pressure. Talent alone is not enough.
2. Strong optimism is an obvious virtue for "high defeat" and "high stress" jobs that require initiative, persistence and bold dreaming.

If we are to be leaders who are well prepared to take this Company and the people it serves into the future, I recommend that we start developing a healthy and flexible optimism. Doing so should allow us and others to live a fuller and richer life.

As you continue your journey, always remember these words from the German Lutheran pastor and theologian Dietrich Bonhoeffer:

"The essence of optimism is that it takes no account of the present, but it is a source of inspiration, of vitality and hope where others have resigned; it enables a man to hold his head high, to claim the future for himself and not to abandon it to his enemy."

MEDITERRANEAN CRUISE CONTEST



ITALY - CROATIA - SLOVENIA



CURRENT CONTEST LEADERS



STATE GENERAL AGENTS

	Name	Qtr 2&3 Net ALP	Contest Net ALP	% Growth	Codes
Cat I & II	Theodore Pappas	\$1,212,060	\$1,043,004	86.05	
	Steve Friedlander	1,580,051	1,330,260	84.19	
	Giglione-Ackerman	954,501	768,601	80.52	
Cat III-V	Laura Fisher	\$363,070	\$339,024	93.38	
	David Hausman	377,873	348,376	92.19	
	Sabrina Lloyd	1,086,949	935,398	86.06	
Cat VI-VIII	Brian Traboulay	\$255,103			64
	Jeremy Welch	200,230			47
	Dorian Oldham	192,952			43
Cat SU & RKE	Chris Lussier	\$184,546			63
	Mitch Duplantis	169,732			35
	Mathew Hart	142,293			23

MANAGING AGENTS

	Name	Codes	Contest Net ALP
RGA	Robert Janev	162	\$911,745
	Thomas Vena	143	861,491
MGA	Ofa Tupouniua	34	\$497,227
	Matthew Parks	48	430,893
	Zachary Hart	44	357,491
	Marian Sertler	50	354,423
SA & GA	Moli Kaufusi	15	\$316,784
	Alex Torruella	14	152,366
	Emmanuel Villasenor	11	142,059
	Robert Schneiderman	13	131,164
	Shayne Guinn	11	102,646
	Laaina Havea	8	100,672

PERSONAL PRODUCERS

Name	Contest Net ALP
Ryan Kendl	\$195,260
Erez Shabtay	125,157
Alan Sedaghat	124,982
Jonni Ng	124,729
Dustin Dunbar	119,863
Bruce Tan	119,028
Mark Neilson	115,514
Joshua Dishong	115,095
Bernadette Casciato	108,787
Michael van Delft	107,886
Max Quasem	101,611
Sean Grant	97,033
Roghie Hassan Loo	95,807
Joey Kennedy	95,448
Joseph Sarasin	94,298

PUBLIC RELATIONS

	Name	Cards	% Growth
Cat I & II	Brenda Di Somma	11,680	
	Fran Christie	6,581	
	Lacy Martin	6,169	
Cat III & IV	Ken Altizer	9,585	
	Sandy Knapp	6,747	
	Laurie Gruber	4,336	
PR Manager	Daryl Barnett		231%

NEW

COMPANY RECORDS

Best **January** and **February** in Company History

First time ever to start the year with **two** all-time consecutive best months

Highest average submit ever — **\$1,363** (up **8%** from last year)

Last 2 weeks in February — **Best** in Company History & **Top** Back-to-Back in Company History

Last 2 weeks in February and first 2 weeks in March — first time ever four consecutive weeks over **\$3.6 million**



Closer to the Heart



care
nurture



All Executive Council Returns to Casa Hogar in Los Cabos, Mexico

While the newly-appointed Executive Council met on Wednesday, March 12, their guests volunteered for a few hours at Casa Hogar, a home to about 40 boys ages 3-17. Casa Hogar was our first Closer to the Heart partner when the program was founded in 2012.

Volunteers helped re-organize a large supply room, but it wasn't all work. They also had an opportunity to spend time playing or just talking to the boys. We're told many hugs were exchanged.

CEO Roger Smith presented Casa Hogar with donations totaling **\$20,350** (includes partial matching funds from Torchmark Corporation).



BASEBALL TEXAS STYLE



BE OUR GUEST

MORE CONTESTS ALL SUMMER LONG!



Last month, the Texas Rangers and Globe Life And Accident Insurance Company announced a 10-year agreement establishing Globe Life Park in Arlington as the new name for Rangers Ballpark in Arlington.

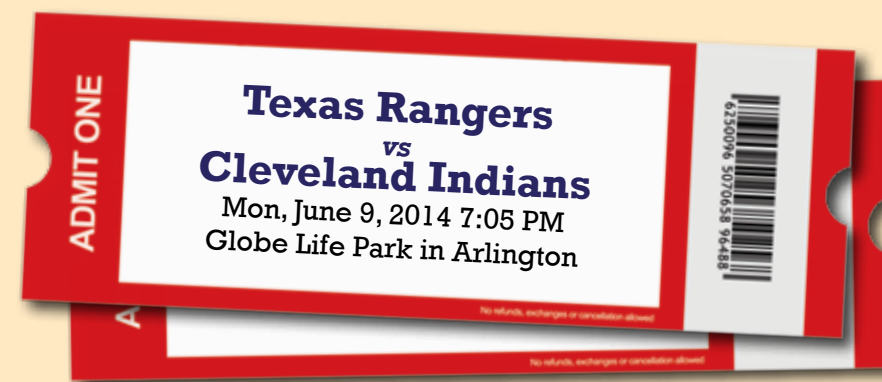
Globe Life is one of our Torchmark sister companies and since we're family, we get some pretty sweet perks! To help celebrate the new name, we're doing some contests where the winners get to come to Texas and hang out with us at the ballpark!

GAME 1: Production meets Personal Recruiting

Total Winners: 13
Top 10 Agents, top SA, GA and MGA based on personal production with a minimum of 1 personal recruit (passed state examination) in the month of April.

- The Prize:**
- **Sunday, June 8** — Winners will be flown to Dallas for a night on the town in Big D.
 - **Monday, June 9** — Settle back in our sweet suite to eat, drink and be merry while watching the Texas Rangers vs. the Cleveland Indians.

This is the first game of many. Details to follow.



-2014- EXECUTIVE COUNCIL

The Hyatt Ziva in Los Cabos, Mexico was the scene of the first meeting of the 2014 AIL/NILICO Executive Council March 10-13.

The Executive Council is an appointed group of top State General Agents formed to serve as advisors to Home Office management on matters that directly affect the future of the Company.

Suggestions and recommendations from this meeting are considered and help set the agenda for the spring SGA meeting in San Diego in April.

Congratulations to the new Executive Council!



David Ackerman



Josh Chalom



Brandon Cooley



Laura Fisher



Eric Giglione



Chris Hernandez



Chris LaFond



Sabrina Lloyd



Philip Prata



Brian Traboulay

NEW SGAs



Corey Neff
Las Vegas
January 1

Corey earned a degree in Business Administration and Marketing, and came to ALL straight out of college in 2003. He has spent time with Altig-Orlovic Agencies and the Brandon Cooley Agency. He says that watching Brandon grow and succeed inspired him to look seriously at becoming an SGA. He's excited about helping people grow professionally and personally, and says his passion comes from "growing up" in this business. Corey and girlfriend Marissa live in Las Vegas.



Kyle Johnson
Georgia
March 5

Prior to joining ALL and the Williams-Zophin Agency in 2010, Kyle worked in various capacities in the construction industry, as well as a brief stint in phone sales. He says the SGA position has been in his sights since the beginning although he "didn't understand just how big it really is." Kyle says he loves recruiting and is looking forward to sharing Opportunity Unlimited and changing peoples' lives. Kyle and wife Janet live in Atlanta with daughter Amelia and newborn son Gabriel.



Debbie Ezernack
Alabama
March 10

After owning and building four businesses of her own, Debbie came to ALL in August of 2012. She was associated with several agency offices, most recently the Jeremy Welch Agency. Her goal when she started was to be eligible for the SGA contract in 3 years; she did it in 2½ years. She says her greatest strength is that she knows what it takes to build a business from the ground up. Debbie, husband Shayne and their blended family of 8 children live in Hoover.



Jason Young
West Michigan
March 10

Jason started with Altig-Orlovic Agencies in Hawaii in September of 2004, prior to which he was in the restaurant industry. He eventually returned to the mainland and began working with the Chad Deley Agency in Minnesota. He says he has always had his eye on the SGA position, and credits Chad and Brian Traboulay for pushing him to be better and dream bigger. Jason and wife Melissa have two young sons and will make their home in Grand Rapids.

Sabrina Lloyd

SGA of the Year 2013



CONTRACTED 11/27/05
SA 1/19/06
GA 10/1/06
MGA 1/1/07
RGA 6/6/07
SGA 6/1/08

2011 TOP SGA START-UP CATEGORY \$954,311 F6
2012 TOP SGA CATEGORY V \$1,615,270 F6
2013 TOP SGA CATEGORY IV \$2,474,413 F6

THE first thing Sabrina Lloyd wants you to know about her being named SGA of the Year is that she's not. "People in our Agency don't know that title. Our objective last year was to have a person onstage in each of the categories. This is the Agency of the Year award. Everyone was gunning for a winning team."

We all know the saying, about there being no "I" in the word "team," but Sabrina lives it. "The systems we have put in place and the amazing people on our team made last year possible. I can't say enough good things about our team. You know, Opportunity Unlimited really is just that. It's open to everybody. There's no one stereotype person that fits a certain mold. Everyone on our team is an individual, but all successful people share certain traits, certain attitudes. Being coachable is huge. Anybody who is willing to adapt and learn can do this."

And she would know! Sabrina's career with AIL is what could be called a fortuitous accident; she never intended to have a long association with us. She was studying for her Medical College Admission Test (MCAT) and needed an income to pay for her education and living expenses. She went to work with Eric Giglione's Agency and says she never looked back. "When I wanted to be a doctor, it was to empower people to take better care of themselves. In a way, that's exactly what I am doing now — empowering people to take care of themselves mentally, spiritually, physically as well as their career and their families. And we are all empowering our customers to take better care of their families as well."

In keeping with the spirit of the Lloyd Agencies, we congratulate the entire Agency team — great job and congratulations! See you in San Francisco!

"Sabrina it's a true honor to know you and pass the torch this year, so to speak, to you and your agency. You are special and unlike anyone that I have ever met. I have so much respect for you and I am so proud of you. You are an inspiration to so many people. This world is a better place because you are in it, and this company is a better company because we have you in it. Congratulations sister! Well deserved!"

—Simon Arias

"When Sabrina speaks, you always want to hear what she has to say. Her creativity with her words and her stellar analogies always make for an inspirational speech. Sabrina is a prime example of what a true coach, leader and innovator really is. Congratulations Sabrina! You deserve it!"

—Brandon Cooley

"There is truly no one I could be happier for than you to be awarded this honor. Not only are you an amazing best friend, but a true blessing to anyone who has the chance to meet you and be in your company. Having known you from the very beginning and developed a friendship that most people could only hope for, I know what challenges you have met, and in true Sabrina fashion, you have taken on anything and everything that comes your way like a GLADIATOR. Your drive and character cannot be matched, and most importantly, your loyalty to those you love is unparalleled. Your agency is truly blessed to have you as their leader and mentor as is the entire company. We congratulate you and Rob on a spectacular year, and cannot wait for your new wonderful addition to your family!"

—Laura Fisher

"Sabrina, I am so proud and excited to watch you become one of the most influential leaders in this company! Your passion and commitment to winning are rare and special. "To know you is to love you," as B used to say! Knowing you as I have since the start of your career, the best days are ahead of you and I look forward to being a part of them as your amazing life continues to make a difference and change so many people's lives. May God continue to bless you, your family, and your gift coming from heaven (a baby soldier LOL) as you become what I believe will be an amazing mother! Congratulations!"

—Eric Giglione

"Sabrina and Rob have done such a fabulous job along with the Lloyd Agency's leaders. Congratulations Sabrina! You have quickly become a great leader at AIL for all to follow. I feel so fortunate that I have had the ability to get to know you. You are not only a colleague but a good friend. Looking forward to seeing many great things from you in the years to come."

—Bob Olson

"Congratulations Sabrina! Great things happen to great people! The medical profession's loss was certainly American Income's gain. Stars like yourself belong on top, illuminating the path for others. Keep shining bright!"

—Josh Chalom

"Sabrina embodies tenacity and focus along with Opportunity Unlimited. It's great to see what can be done especially in such a short time frame. Their team deserves this award and I congratulate all of them on being the MVP of agencies for 2013."

—Theo Pappas

"Congratulations Sabrina! So proud of you for what you have accomplished in such a short period of time as an SGA. Your results are a direct reflection of your drive, passion and desire to not only grow your agency but also grow this great company! We are all lucky to be witnessing the great things you're doing. May God continue to bless you and your family and all those you inspire each day!"

—Philip Prata

"Sabrina, you are the real deal! You speak from your heart and build strong relationships almost immediately upon meeting you. You are a very strong person that embraces 'body, spirit and mind' and cares deeply about people. You put their needs ahead of your own, thus making you a brilliant Leader! It is no surprise to me that you have climbed to the pinnacle of AIL and NILICO in a short period of time by being on the Executive Council and now SGA of the Year!"

—Brian Traboulay

"The 2013 State General Agent of the Year... Sabrina Lloyd! That sure has a nice ring to it, creates a forever memory and symbolizes what can come true when you believe in your abilities and possess the conviction to stand by them. Sabrina, you deserve this award but now must face the task of living up to it every day of your career. I'm betting you're up for that, too! I also want to give a shout to Rob, for no SGA of the Year could have a better teammate."

—Scott Smith



Supervising Agents



1. Chelsie Young
Evansville, IN



2. Robert Schneiderman
Schaumburg, IL



3. Jake Colpitts
Halifax, NS



4. Jordan Fenrich
Pittsburgh, PA



5. Emmanouil Paragiou
Cleveland, OH

February Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Chelsie Young	\$71,435	\$81,122	91	Zach Otto	Sabrina Lloyd
2.	Robert Schneiderman	44,482	47,592	73.0	Cynthia Schneiderman	Sabrina Lloyd
3.	Jake Colpitts	34,097	32,811	85	Ryan O'Malley	Imran Satti
4.	Jordan Fenrich	31,062	41,584	99	Albert Serur	Simon Arias
5.	Emmanouil Paragiou	28,224	33,798	90	Matthew Parks	Surace-Smith
6.	Cynthia Sittig	26,611	57,411	98.8	Randy Teyssier	Simon Arias
7.	Sandra Sandoval	25,018	25,018	100	Marian Sertler	Sabrina Lloyd
8.	Liliana Avila	24,408	45,465	77.2	Sara Welch	Steve Friedlander
9.	Shela Charlot	23,584	22,878	86	Ryan Hall	Laura Fisher
10.	Nicole Wells	23,166	30,513	93	Joseph Geer	Surace-Smith

ALL TIME RECORD: \$286,210 1st Six Mo Agt
ALL TIME RECORD: \$286,210 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Robert Schneiderman	\$91,635	\$110,743	73.0	Cynthia Schneiderman	Sabrina Lloyd
2.	Chelsie Young	91,041	97,503	91	Zach Otto	Sabrina Lloyd
3.	Nicole Wells	49,585	64,206	93	Joseph Geer	Surace-Smith
4.	Jake Colpitts	47,159	46,667	85	Ryan O'Malley	Imran Satti
5.	Liliana Avila	46,859	79,588	77.2	Sara Welch	Steve Friedlander
6.	Emilee Manthey	44,352	44,352	90	Ryan McIntosh	Altig-Orlovic
7.	Emmanouil Paragiou	42,825	55,399	90	Matthew Parks	Surace-Smith
8.	Shela Charlot	39,511	45,923	86	Ryan Hall	Laura Fisher
9.	Rita Charles	38,366	57,907	97	Stephen Hill	Steve Friedlander
10.	Hirenkumar Patel	38,024	40,770	91	Darron Hacker	Surace-Smith

ALL TIME RECORD: \$653,097 1st Six Mo Agt
ALL TIME RECORD: \$959,675 Net ALP

General Agents



1. Sione Maumau
Auckland, NZ



2. Moli Kaufusi
Auckland, NZ



3. Nicholas Scordos
Cleveland, OH



4. Enrique Sandoval
Schaumburg, IL



5. Timothy Bugge
Pittsburgh, PA



6. Ratu Kani
Auckland, NZ



7. Cameron Cimino
Pittsburgh, PA



8. Jason Lee
Schaumburg, IL



9. David Guzman
Columbus, OH



10. Calvin Irving
Flushing, NY

February Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Sione Maumau	\$102,198	\$129,251	72.7	Ofa Tupouniua	Steve Friedlander
2.	Moli Kaufusi	80,372	90,968	73.6	Ofa Tupouniua	Steve Friedlander
3.	Nicholas Scordos	63,776	85,043	95	Matthew Parks	Surace-Smith
4.	Enrique Sandoval	60,796	66,361	97	Marian Sertler	Sabrina Lloyd
5.	Timothy Bugge	60,224	64,932	85	Britton Costa	Simon Arias
6.	Ratu Kani	58,201	69,891	93	Tere Diamond	Steve Friedlander
7.	Cameron Cimino	49,720	80,481	96	Tim McAdams	Simon Arias
8.	Jason Lee	48,127	49,033	83	Thomas Kijanowski	Sabrina Lloyd
9.	David Guzman	47,152	83,332	71.0	Zachary Hart	Surace-Smith
10.	Calvin Irving	44,126	47,400	98	Levar Morgan	Theodore Pappas
11.	Charles Ferrari	43,434	84,664	71.9	Randy Teyssier	Simon Arias
12.	Eric Thompson	41,336	51,456	93	Matthew Parks	Surace-Smith
13.	John Napiza	40,968	45,312	72.6	Doreen Ryan-Foti	Jatoft-Foti
14.	Ashley Wenning	40,836	67,030	77.3	Daniel Hartwig	Surace-Smith
15.	Fran Kolos	39,508	41,848	94	Mavrick Fredericks	Giglione-Ackerman
16.	Douglas Bowling	38,707	61,337	91	Mark Salvaggi	Surace-Smith
17.	Ruben Santillana	37,823	73,197	76.1	Sara Welch	Steve Friedlander
18.	John Leggio	37,010	49,983	69.0	Bobby Szwaja	Theodore Pappas
19.	Heather Southern	36,214	43,412	86	Britton Costa	Simon Arias
20.	Arthur Sigler	35,454	61,643	88	Brooke Spain	Brandon Cooley

ALL TIME RECORD: \$441,104 1st Six Mo Agt
ALL TIME RECORD: \$624,474 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Sione Maumau	144,111	175,623	72.7	Ofa Tupouniua	Steve Friedlander
*2.	Moli Kaufusi	102,870	110,956	73.6	Ofa Tupouniua	Steve Friedlander
*3.	Nicholas Scordos	101,236	140,446	95	Matthew Parks	Surace-Smith
*4.	Enrique Sandoval	90,976	96,320	97	Marian Sertler	Sabrina Lloyd
*5.	David Guzman	85,997	136,930	71.0	Zachary Hart	Surace-Smith
6.	Ratu Kani	83,788	107,225	93	Tere Diamond	Steve Friedlander
7.	Ashley Wenning	79,572	118,220	77.3	Daniel Hartwig	Surace-Smith
8.	John Leggio	79,124	95,439	69.0	Bobby Szwaja	Theodore Pappas
9.	Cameron Cimino	78,561	123,452	96	Tim McAdams	Simon Arias
10.	Calvin Irving	78,502	81,734	98	Levar Morgan	Theodore Pappas
11.	Charles Ferrari	78,234	142,918	71.9	Randy Teyssier	Simon Arias
12.	Douglas Bowling	75,708	121,939	91	Mark Salvaggi	Surace-Smith
13.	Ruben Santillana	71,295	122,328	76.1	Sara Welch	Steve Friedlander
14.	Eric Thompson	69,455	84,378	93	Matthew Parks	Surace-Smith
15.	Timothy Bugge	69,080	88,484	85	Britton Costa	Simon Arias
16.	Ibrahim Bah	64,430	72,759	74.9	Souleymane Bah	David Hausman
17.	Heather Southern	63,168	76,777	86	Britton Costa	Simon Arias
18.	Beau Locker	61,690	71,906	72.2	Humberto Quintero	Matt Henderson
19.	Fran Kolos	61,511	72,988	94	Mavrick Fredericks	Giglione-Ackerman
20.	Thomas McConnell	61,225	70,275	94	Mark Kukielski	Eric Neal

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt
ALL TIME RECORD: \$2,262,883 Net ALP

Master General Agents



1. **Ofa Tupouniua**
Auckland, NZ



2. **Matthew Parks**
Cleveland, OH



3. **Zachary Hart**
Columbus, OH



4. **Britton Costa**
Pittsburgh, PA



5. **Stephen Hill**
Auckland, NZ



6. **Albert Serur**
Pittsburgh, PA



7. **Marian Sertler**
Schaumburg, IL



8. **Zach Otto**
Evansville, IN



9. **Raymond Risucci**
Overland Park, KS



10. **Ryan Hall**
Burlington, MA

February Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Ofa Tupouniua	\$134,325	\$176,089		72.7	Steve Friedlander
2.	Matthew Parks	116,342	187,378		75.2	Surace-Smith
3.	Zachary Hart	114,541	360,172		75.6	Surace-Smith
4.	Britton Costa	97,304	125,001		70.6	Simon Arias
5.	Stephen Hill	96,328	167,957		72.2	Steve Friedlander
6.	Albert Serur	85,259	177,681		70.3	Simon Arias
7.	Marian Sertler	81,334	97,036		71.4	Sabrina Lloyd
8.	Zach Otto	74,737	77,552		77.3	Sabrina Lloyd
9.	Raymond Risucci	72,503	107,802		77.1	Dorian Oldham
10.	Ryan Hall	71,819	98,518		72.7	Laura Fisher
11.	Bobby Szwaja	70,093	101,395		73.1	Theodore Pappas
12.	Evan Holzauer	69,172	103,213		75.4	Giglione-Ackerman
13.	Daniel Hartwig	64,837	118,148		75.8	Surace-Smith
14.	Antonio Reyes	64,384	147,052		70.6	Simon Arias
15.	Steven King	62,774	109,157		74.8	Paul Rumbuc
16.	Levar Morgan	56,895	73,331		71.7	Theodore Pappas
17.	Doreen Ryan-Foti	55,192	194,615		75.6	Jatofit-Foti
18.	Cynthia Schneiderman	54,294	59,065		76.9	Sabrina Lloyd
19.	Michael Gerstein	52,244	61,031		76.7	Giglione-Ackerman
20.	Tim McAdams	49,913	80,673	97		Simon Arias

ALL TIME RECORD: \$438,277 1st Six Mo Agt
ALL TIME RECORD: \$723,872 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Matthew Parks	\$206,452	\$324,415		75.2	Surace-Smith
*2.	Zachary Hart	204,648	552,958		75.6	Surace-Smith
*3.	Stephen Hill	173,724	285,173		72.2	Steve Friedlander
*4.	Ofa Tupouniua	172,839	221,689		72.7	Steve Friedlander
*5.	Marian Sertler	167,934	211,335		71.4	Sabrina Lloyd
6.	Bobby Szwaja	158,210	212,001		73.1	Theodore Pappas
7.	Britton Costa	135,391	189,955		70.6	Simon Arias
8.	Zach Otto	130,590	141,208		77.3	Sabrina Lloyd
9.	Cynthia Schneiderman	127,624	150,054		76.9	Sabrina Lloyd
10.	Ryan Hall	124,592	175,750		72.7	Laura Fisher
11.	Albert Serur	123,999	265,025		70.3	Simon Arias
12.	Daniel Hartwig	121,121	216,647		75.8	Surace-Smith
13.	Antonio Reyes	117,579	231,095		70.6	Simon Arias
14.	Levar Morgan	116,292	159,097		71.7	Theodore Pappas
15.	Mark Kukielski	115,858	142,072		79.6	Eric Neal
16.	Raymond Risucci	114,174	185,538		77.1	Dorian Oldham
17.	Steven King	110,166	202,788		74.8	Paul Rumbuc
18.	Ryan Bisanz	99,824	152,282		74.9	Brian Traboulay
19.	Evan Holzauer	99,639	167,144		75.4	Giglione-Ackerman
20.	Mavrick Fredericks	99,050	120,975		70.5	Giglione-Ackerman

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt
ALL TIME RECORD: \$4,468,285 Net ALP

Regional General Agents



1. **Patrick Bendure**
Columbus, OH



2. **Robert Janev**
Schaumburg, IL



3. **Justin Adams**
Pittsburgh, PA



4. **Michael Vasu**
Cleveland, OH



5. **Thomas Vena**
Pittsburgh, PA

February Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Patrick Bendure	\$270,341	\$659,910		75.9	Surace-Smith
2.	Robert Janev	248,223	278,400		72.9	Sabrina Lloyd
3.	Justin Adams	234,979	556,596		71.4	Simon Arias
4.	Michael Vasu	226,153	391,864		75.6	Surace-Smith
5.	Thomas Vena	202,626	477,599		72.5	Simon Arias
6.	Matthew Parks	193,533	326,551		75.6	Surace-Smith
7.	Paul Kelly	190,263	298,049		72.0	Steve Friedlander
8.	Evan Holzauer	173,011	221,751		73.5	Giglione-Ackerman
9.	Levar Morgan	172,729	286,412		72.8	Theodore Pappas
10.	Stephen Hill	120,393	227,748		71.4	Steve Friedlander

ALL TIME RECORD: \$980,159 1st Six Mo Agt
ALL TIME RECORD: \$1,435,508 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Patrick Bendure	\$495,802	\$1,093,857		75.9	Surace-Smith
*2.	Robert Janev	475,412	568,018		72.9	Sabrina Lloyd
3.	Justin Adams	451,503	940,064		71.4	Simon Arias
4.	Michael Vasu	408,333	706,317		75.6	Surace-Smith
5.	Levar Morgan	368,693	557,084		72.8	Theodore Pappas
6.	Thomas Vena	359,887	833,345		72.5	Simon Arias
7.	Matthew Parks	352,003	591,479		75.6	Surace-Smith
8.	Evan Holzauer	281,210	402,458		73.5	Giglione-Ackerman
9.	Paul Kelly	254,371	405,449		72.0	Steve Friedlander
10.	Brian Schreiter	251,638	337,960		72.4	Joseph Diecedue

ALL TIME RECORD: \$5,230,627 1st Six Mo Agt
ALL TIME RECORD: \$8,242,209 Net ALP

State General Agents

Spotlight recognizes State General Agents in Categories I-IX with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-IX will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-IX will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Simon Arias
CATEGORY I



Eric Giglione
CATEGORY II



David Ackerman
CATEGORY II



Brandon Cooley
CATEGORY III



Joseph Diecedue
CATEGORY IV



Laura Fisher
CATEGORY V



Eric Cochran
CATEGORY VIII



Top Rookie

Mitch Duplantis

Net ALP \$59,943



Top Start-Up

Corey Neff

Net ALP \$44,258

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards. Only the top 3 Rookie and Start Up SGAs in each category with a minimum of \$25K of production are listed.

February

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias	72.8		\$649,135	\$632,200	102.7	80.5	183.2
	Surace-Smith	76.6		604,550	623,500	97.0	26.4	123.4
	Theodore Pappas	73.5		268,337	303,100	88.5	10.4	98.9
II	Giglione-Ackerman	74.7		\$307,996	\$238,000	129.4	82.0	211.4
	Sabrina Lloyd	72.8		282,356	260,000	108.6	52.8	161.4
III	Brandon Cooley	70.3		\$188,787	\$186,200	101.4	43.7	145.1
	Richard Correa	74.3		165,602	173,200	95.6	24.3	119.9
IV	Joseph Diecedue	72.3		\$119,490	\$138,500	86.3	54.9	141.2
V	Laura Fisher	74.9		\$101,158	\$112,500	89.9	40.8	130.7
VIII	Eric Cochran	71.3		\$48,574	\$60,600	80.2	22.7	102.9

YTD

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias	72.8		\$1,140,619	\$1,264,400	90.2	60.0	150.2
	Theodore Pappas	73.5		620,607	606,200	102.4	31.5	133.9
	Surace-Smith	76.6		1,095,010	1,247,000	87.8	17.6	105.4
II	Sabrina Lloyd	72.8		\$518,040	\$520,000	99.6	63.1	162.7
	Giglione-Ackerman	74.7		503,548	476,000	105.8	39.3	145.1
III	Brandon Cooley	70.3		\$348,898	\$372,400	93.7	31.5	125.2
	Richard Correa	74.3		322,164	346,400	93.0	17.3	110.3
IV	Joseph Diecedue	72.3		\$251,640	\$277,000	90.8	38.4	129.2
V	Laura Fisher	74.9		\$203,573	\$225,000	90.5	29.2	119.7
VII	Brian Traboulay	75.8		\$135,388	\$156,000	86.8	22.9	109.7

February

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Mitch Duplantis	83		\$59,943
	Jason Bratin	90		52,472
	Mathew Hart	88		47,820
Start-Up	Corey Neff	100		\$44,258
	Jared Cleckner	91		29,256

YTD

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Mitch Duplantis	83		\$116,352
	Jason Bratin	90		107,039
	Stephen Jubrey	86		86,512
Start-Up	Corey Neff	100		\$57,846
	Jared Cleckner	91		54,440
	Marko Jankovic	89		40,710

Public Relations



1. Susan Gilbert
CATEGORY I
Chicago, IL



2. Chuck Hill
CATEGORY I
Lodi, CA



1. Lacy Martin
CATEGORY II
Houston, TX



2. Robin Andrade
CATEGORY II
Malden, MA



1. Tony Anderson
CATEGORY III
Indianapolis, IN



2. David Blaisdell
CATEGORY III
Goodlettsville, TN



1. Darrell Dorey
CATEGORY IV
Mahone Bay, NS



2. Lori Vaughn
CATEGORY IV
Portland, OR



1. Karrie Hibbard
Indianapolis, IN



1. Dawn Trudden
Dunlap, IL

Congratulations on your first signed TG!

1st TG

Kimberly McGuire
La Salle, ON

1st TG

Kevin McKeen
Watervliet, NY

1st TG

Angela Waller
Sewickley, PA

February Production

Category	Rank	Name	Production in Cards	Manager
I	1.	Susan Gilbert	6,310	Chicago/Dawn Trudden
	2.	Chuck Hill	4,796	NorCal & Reno/Jason Beckman
	3.	Dawn Trudden	2,577	Chicago/Denise Gilbert
	4.	Lee Fivenson	1,610	Michigan/Michelle Baxter
	5.	Mark Gagliardi	1,579	NorCal & Reno/Chuck Hill
II	1.	Lacy Martin	1,328	Houston/Christa Davis
	2.	Robin Andrade	1,285	Mass & RI/Patrena Smith
	3.	David Scalisi	1,059	NY State/JT Tasker
	4.	Shelly Korb	1,054	GA/John Keliher
	5.	Marlene Alen	957	FL-Southern/Steve Sanchez
III	1.	Tony Anderson	1,535	IN/Tami Williams
	2.	David Blaisdell	1,528	TN/SW NC/Rosanna Gill
	3.	Jenny Sprout	1,018	Toronto/Laurie Onasch
	4.	Patrena Smith	990	CT & W Mass/Denise Gilbert
	5.	Nicole Schneider	911	MN/Erica Dalager
IV	1.	Darrell Dorey	2,742	Maritimes/Melissa Lively
	2.	Lori Vaughn	1,864	OR/Shannon Bennett
	3.	Paul Winslow	1,823	St Louis/Cindy Cleary
	4.	Laurie Gruber	1,134	WI/Amanda Mlinaz
	5.	Melissa Lively	860	Maritimes/Laurie Onasch
Rookie	1.	Karrie Hibbard	781	IN/Tami Williams

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

PR Managers

February Results

Rank	Name	Card Growth	Director
1.	Dawn Trudden	8,278	Denise Gilbert
2.	Patrena Smith	1,407	Denise Gilbert
3.	John Keliher	1,354	Patti Morgan
4.	Tami Williams	1,324	Michelle Baxter
5.	Chuck Hill	632	Jason Beckman

YTD Results

Rank	Name	Card Growth	Director
*1.	Dawn Trudden	11,482	Denise Gilbert
*2.	Tami Williams	7,310	Michelle Baxter
*3.	Brian Ryan	3,856	Billy Sauers
4.	Patrena Smith	3,392	Denise Gilbert
5.	John Keliher	2,897	Patti Morgan

YTD Production

Category	Rank	Name	Production in Cards	Manager
I	*1.	Susan Gilbert	9,637	Chicago/Dawn Trudden
	*2.	Larry Lozano	5,381	NorCal & Reno/Chuck Hill
	3.	Chuck Hill	5,223	NorCal & Reno/Jason Beckman
	4.	Mark Gagliardi	4,257	NorCal & Reno/Chuck Hill
	5.	Crystal Senour	3,972	NJ/Brian Ryan
II	*1.	Erica Dalager	3,273	MN/Denise Gilbert
	*2.	Robin Andrade	3,266	Mass & RI/Patrena Smith
	3.	Shelly Korb	2,361	GA/John Keliher
	4.	Timothy Leary	2,316	NY State/JT Tasker
	5.	David Scalisi	1,904	NY State/JT Tasker
III	*1.	Lou Nell Busby	3,581	KY/Tami Williams
	*2.	Karrie Hibbard	2,687	IN/Tami Williams
	3.	Tony Anderson	2,500	IN/Tami Williams
	4.	Leo Van Den Bussche	2,270	MB/Jacqueline Lowe
	5.	Becky Cutler	2,177	CO/Cindy Cleary
IV	*1.	Anna Guido-Rohrer	3,861	OH-Southern/Tami Williams
	*2.	Lori Vaughn	3,626	OR/Shannon Bennett
	3.	Darrell Dorey	3,379	Maritimes/Melissa Lively
	4.	Shane Knowles	2,877	ME & NH/Patrena Smith
	5.	Paul Winslow	2,620	St Louis/Cindy Cleary

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

Congratulations to our February Bonus Earners!

Sue Akers	Vivian Dwyer	Larry Lozano	William Slocum
Marlene Alen	Viki Farr	Dianna Lueke	Mario Soljan
Ken Altizer	Lee Fivenson	Lacy Martin	Jennifer Sprout
Tony Anderson	Mark Flemm	Stephen Matous	Christina Stableford
Robin Andrade	Mark Gagliardi	Carol Matthai	Randy Stockley
Malka Arony	Susan Gilbert	Mollie Miller Merrett	Sarah Thomson-Dufrechou
Lisa Bennett	Laurie Gruber	Nicole Pate	Jessica Treybick
Gabriela Berloni	Anna Guido-Rohrer	Pater Nielsen	Leo VanDenBussche
Vicki Blood	Jeffrey Hapke	Tim O'Connor	Lori Vaughn
Lou Nell Busby	Holland Harriss	Steve Orcherton	Bill Verbeten
Fran Christie	Krissa Hensley	Kathleen Pappas	John Wagner
Cheryl Cook	Karrie Hibbard	Rona Pileggi-Spano	Al Wall
Becky Cutler	Brett Hulme	Cas Robinson	Lisa West
Travis Daniels	Sandy Knapp	Chas Robinson	Katie Whalen
Robin Denham	Shane Knowles	Chris Routier	Jenny Williams
Brenda DiSomma	Marilyn Kohlhase	Irene Rurycz	Laura Wilson
Julia DiBartolomeo	Shelly Korb	David Scalisi	Paul Winslow
Dion Dizon	Donna LaMontagna	Nicole Schneider	
Darrell Dorey	Timothy Leary	Crystal Senour	

Public Relations categories are as follows

Category	Population	ICEBREAKER:	Reps with 2014 Hire Date
1	over 8,500,000	PR MANAGER:	Overall card growth at the end of the current month over previous year same month.
2	6,500,000 to 8,499,999	ROOKIE:	Reps with 2013 Hire Date
3	4,000,000 to 6,499,999	1 st TG:	First True Group
4	Under 4,000,000		

WORLD'S GREATEST BONUS

1



RYAN KENDL
\$8,071
Altig-Orlovic

2



JONATHAN LAMB
\$7,929
Simon Arias

3



SEAN GRANT
\$7,148
Bob Olson

4



BRUCE TAN
\$5,236
Altig-Orlovic

5



CYNTHIA SITTIG
\$4,827
Simon Arias

FEBRUARY BONUS LEADERS

February Bonus Payout: \$1,271,671
February Bonus Qualifiers: 2,057

\$8,071 Ryan Kendl
7,929 Jonathan Lamb
7,148 Sean Grant
5,236 Bruce Tan
4,827 Cynthia Sittig
4,703 Jose Rubio
4,521 Joseph Sarasin
4,400 Bernadette Casciato
4,366 Michael Martin
4,323 Amy Shui
4,263 Omar Hashimi
4,030 Orett Nelson
3,861 Michael van Delft
3,803 Brian Gilmore
3,533 Paul Smith
3,504 Andrew Wagner
3,482 Joey Kennedy
3,475 Mark Lomonaco
3,465 Joshua Dishong
3,401 Erez Shabtay
3,336 Kimberly Spinelli-Young
3,172 Alfred Uipa
3,087 Samson Adelufosi
3,026 Justin Germany
2,989 David Chen
2,978 Malkia Spencer
2,900 Kehinda Pryor
2,877 John McDougald
2,869 Anthony Sava
2,803 Paul Linn
2,786 Mike Sukhbaatar
2,778 Ryan Vopat
2,763 John Young
2,754 Shawn Danahey
2,750 Lesina Ah Sue
2,707 Samvel Tigranyan
2,666 Mina Saadalla
2,665 Katie Massart
2,659 Andrea Kessler
2,649 Maren Conway
2,642 Benita Jackson
2,640 Dustin Dunbar

\$2,633 Scott Wheeler
2,613 Steven Stensrud
2,587 Roghie Hassan Loo
2,569 Theresa Davenport
2,561 Heather Miller
2,543 Jose Lopes
2,532 Elifranc Deus
2,509 Jean Gordon
2,468 Max Quasem
2,451 Christine Weatherspoon
2,428 Ruben Soberanes
2,420 James Aalders
2,417 Elizabeth Leming
2,393 Kelly McDonald
2,381 Liliana Avila
2,377 Lleison Martinez
2,363 Darrell Ballard
2,361 Eric Ebbitt
2,358 Collins Appiah
2,340 Richard Sewell
2,329 Martial Charles
2,326 Raymond Ross
2,322 Timothy Nolan
2,307 Adam Kahn
2,288 Thomas King
2,273 Jonni Ng
2,271 Richard Luzaich
2,242 Donald Wold
2,237 Alan Sedaghat
2,236 Matt Flores
2,227 Linwood Walker
2,226 Todd Homer
2,174 Jocelyn Bolito
2,169 Cassandra Hall
2,165 Brian Welsh
2,163 Mark Neilson
2,162 Jordan Albright
2,155 Rakesh Ramkarran
2,132 Lauren Coyne
2,130 Joshua Bloomquist
2,123 Brandon Summerton
2,067 Shalom Chaimov

\$2,067 David Watkins
2,034 Danae Manwill
2,029 Kasali Kotun
2,019 Edward DeFurio
2,013 Tiffiney Harmouche
2,012 Mike Allen
2,002 Aaron Hayes
1,998 Christina Meyer
1,974 Jordan Fenrich
1,971 Sathnarine Kumar
1,960 Karen Bustamante
1,950 Ruth Fields
1,939 Valarie Redmond
1,934 Niurka de Armas-Duran
1,934 Zachary Hart
1,918 Tiffany Babin
1,902 Sandra Underwood
1,900 Alexander Dorey
1,899 Taneshia Solomon
1,895 Thomas Reilly
1,875 Maria Ramirez
1,871 Karrie Bickford
1,862 Virginia Lee
1,862 Duni Olusegun
1,852 Oscar Ortiz
1,845 Stephanie Novel
1,833 Oksana Stadnyk
1,827 Rita Charles
1,812 Samuel Buckwalter
1,808 Sonia Ramirez
1,804 Glen Sprigg
1,804 Nathaniel Burden
1,795 Jason Ryan
1,790 Patrick Donovan
1,789 Klewaslall Ramlal
1,788 Arnold Iacoviello
1,787 Joseph Wasswa
1,785 Tyler McKnight
1,783 Peter Kaplanis
1,777 John Sola
1,776 Fariba Darvishzadeh
1,774 William Loffer

\$1,773 Sarah Dulany-Gring
1,769 Michael Schumacher
1,768 Scott Remmey
1,765 Jeanine Coxie
1,763 Marlon Wright
1,758 Dinesh Ghising
1,753 Beverly Sibert
1,748 Robert Ulreich
1,732 Christopher Zavaleta
1,727 Michelle Crowe
1,722 Jamie Faulkner
1,722 Cameron Cimino
1,700 David Brooks
1,700 Brock Lampe
1,699 Staciee King
1,696 Melissa Celaya
1,690 Joseph Hedborn
1,688 Bradley Kampmeier
1,687 Cora Ruth
1,683 Thomas Thompson
1,671 Robert Park
1,647 John Cochrane
1,640 Theodore Wuschke
1,620 Alexander Keats
1,609 Lora Beronja
1,608 Dustin Klingebiel
1,605 Daniel Li
1,603 Edwin Rodriguez
1,603 Michelle Simons
1,599 David Ramirez
1,598 Daniel G Johnson
1,594 Angela DeVivo
1,590 Britney Hawley
1,588 Violetta Goldman
1,586 Odilia Goulart
1,581 Dennis McHugh
1,581 Steve Marker
1,581 Jeffrey Jansen
1,568 Michael Stuver
1,568 Vishwanath Sankaran
1,558 Jesusdieu Portilus
1,552 Isileli Tupou

\$1,550 Teri Miller
1,533 Carmela Pellen
1,507 Corey LaVigne
1,503 Joachim Jean
1,502 Martin Neufeld
1,485 Ulrich Jansen
1,482 Archie Fleming
1,482 Shelby Poston
1,478 Ifeanyi Ufondu
1,471 Michael Lindsey
1,470 Nafetalai Makau
1,459 Shane Hastings
1,459 Solomone Havea
1,453 Carlos Arballo
1,451 Britton Costa
1,446 Patrick Guthrie
1,443 Christopher Climer
1,442 Angelica Borda
1,437 Jared Ramirez
1,435 Eric Hidy
1,431 Bernardo Lopez
1,431 Kenneth Cargill
1,429 Adalberto Garcia-Moreno
1,429 Lily Tchen
1,427 Albert Alexander
1,424 Kenneth Orlando-Seidel
1,417 Fritznel Octave
1,416 Kevin Kycler
1,416 Tobe Pope
1,414 Aaron Craig
1,405 Layne Ford
1,398 Hehenga Tupouniua
1,398 Katrina Campbell
1,395 Anita Phares
1,394 Herivelto Pereira
1,391 Donte Grant
1,385 Cynthia Craig
1,379 Christopher Wiess
1,377 Roosevelt Wilson
1,376 Brent Bowling
1,375 Michael Schinto
1,375 Cody Toth
1,373 Brianna Stevens
1,369 Elias Boles
1,364 Johnathan Hernandez
1,360 Gabriel Manzo
1,357 Jesse Espe
1,355 Morgan Lobello
1,355 James Brumgard
1,351 Vakhtang Nazaryan
1,339 Daniel Toshner
1,338 Victor Zavaleta
1,328 Muhammed Ashraf
1,322 Robert Lewis
1,320 Daniel Dunham
1,318 Robert Ford
1,312 Harlan Dixon
1,312 Diana Mendez
1,306 Rosanna Colp
1,303 Abdul-Karim Muhammad
1,302 Hugo Santos-Suarez
1,301 Eric Lochstampfer
1,299 Benjamin Ainscough
1,293 Audrey Teachout
1,291 Alberto Alcala

\$1,290 Robert Simmen
1,289 Keith Cameron
1,281 Sarah Gilmore
1,281 Michael Coulthard
1,281 Jerrard Brown
1,281 Yuraniz Riccardi
1,280 Ross Ewen
1,278 Jean Joseph
1,277 Tiffani Tavormina
1,272 Lambros Svingos
1,270 Brianna Duda
1,262 Tyler Kent
1,261 Sherry Schick
1,256 Joaquin Santos
1,253 Brett Maurice
1,252 Yihao Chen
1,251 Tibor Simon
1,251 Sadrac Blaise
1,251 John Passi
1,250 Andrea Guyton
1,249 Steven Pirrello
1,242 Andrew Kerr
1,240 Azar Afnan
1,239 Gregory Norris
1,233 Michael Denton
1,232 Steven Sibelman
1,230 John Cunningham
1,228 Soonalote Taogaga
1,227 Aiman Mousa
1,226 Douglas Wagner
1,223 Melissa Losk
1,221 Kimberly Novicky
1,217 Janice Moseychuck
1,217 Anita Ferris
1,212 Lyndsey Brozyna
1,209 Pamela Hacker
1,207 Richard Carter
1,201 Clara Paradis
1,198 Carissa Pagano
1,197 Tracie Bettencourt-Mejias
1,197 Michael Burningham
1,192 Sherie Duvall
1,191 Blake Hammond
1,190 Maria Rezzo
1,189 Ashley Wenning
1,188 Hakan Ozalpasan
1,188 Elyse Bryan
1,186 Austin Fillmore
1,185 Aaron Parks
1,185 Amanda Zophin
1,184 Jamel Johnson
1,177 Nikolas Moreschi
1,176 Loni Prewitt
1,176 Denis Snyder
1,174 Maria Esposito
1,170 Timothy Cruise
1,169 Amy Baird
1,159 Tasha Marker
1,159 Turehu Simon
1,158 David Kerul
1,156 Mark Hart
1,153 Zack Smith
1,153 Kerry Walter
1,151 Anthony Gropelli
1,144 Susan Haas

\$1,140 Jeremy Schroeder
1,139 Bradley Christiansen
1,138 Scott Florin
1,131 Rachel Gallagher
1,130 Scott Chrisman
1,128 Mario Chavez
1,125 Harvey Quinn
1,121 Matthew Soza
1,118 Peer Shmelzer
1,116 Sarah Vacheresse
1,115 Cristi Huffman
1,109 Andrew Hynan
1,108 Arien Seemann
1,107 Melanie Smith
1,105 DeAnthony Hartman
1,103 Veronica Alvarado
1,101 Joe Simoneau
1,100 Kimberly Clark-Comans
1,096 Joseph Quattrochi
1,093 Jesus Cruz-Navarro
1,092 Thomas Bonner
1,091 Dustin Edgell
1,087 Mark Bleier
1,084 Thomas VanOsdol
1,083 Christopher Murray
1,081 Adrian Weglarz
1,078 William Dickerson
1,078 Lorenzo Ruelas
1,078 Glenn Hampton
1,078 Barbara James
1,072 Tuluiga Aiiloilomaka
1,071 Jerremy Miller
1,070 Fepaki Pauuvale
1,060 Tongeneta Edwards
1,059 Gary Gooden
1,058 Scott Hanna
1,053 Nathan Stover
1,051 Ruben Robinette
1,050 Anna Midowicz
1,050 Benjamin Jerome
1,050 Amanda Reyna
1,049 Donald Gregoire
1,047 Michael Russin
1,046 Giselle Guardia
1,044 Nasrin Hossein-Abadi
1,042 Latrevia Terrell
1,037 Christopher McFoy
1,035 Adam Pottebaum
1,031 Kameron Blake
1,030 Ripeka Brown
1,028 Ellen Schultz
1,028 Meghan Grindy
1,026 Sally Wilson
1,024 Alfred Taren
1,024 John Borowy
1,023 Marce Garbett
1,023 Lynn Doolittle
1,022 Jemima Mozart
1,021 Cecil Johnson
1,021 Andrew Chambers
1,019 Timkita Warfield
1,016 Sonnie Chamberlain
1,014 Eric Mangum
1,010 Alvin Ali
1,008 Jeremiah Wiskeman

\$1,008 Thomas Eckert
1,005 Shelley Duck
1,005 Lisa Woodson
1,005 Edna Weekes
1,004 Mildred Machuca
1,004 Irma Gallardo
1,002 Rebecca Vasquez
1,000 Jamie McCrea
998 Peer Shmelzer
996 Adam Leutner
994 Dean Feldbauer
991 Jessica Riggs
990 Katie Heuer
990 Cory Paulos
990 Jennifer Holliday
988 Annemarie Diola
988 Yuridia Stoffa
984 Lamar Livingston
983 Margaret Donegan
983 Donald Suckoo
982 Michael C Brown
982 Kim Vance
982 Dominic Telymonde
980 Michael Cupit
980 Lamine Diakhate
976 Brittny Rimmer
975 Kenneth Sweeney
975 Kimberly Alston
974 Garret Stump
974 Craig Strumpf
974 Joseph Tomanovich
972 Joy Vann-Austin
972 Meghan Modrak
972 Jamell Ramsay
970 Melinda Witkop
964 Justin Howell
963 Minette Nkongho
960 Rosita Tumpap
959 Timothy Buckner
956 Kerlens LaRose
954 Thomas Longino
953 Clayton Blasa
953 Trevor Looney
952 Myesha Perkins
951 Jose Castillo
948 Cristina Dornan
948 Lawanda Purdy
947 Riley Peters
947 Cole Hatfield
946 John Benninghoff
943 Jeffrey Pearce
942 Kevin Cromwell
939 Kimberly Brna
938 Afuiva Vaai
938 Meaghan Kehl
938 Andrew Aaron
936 Davelle Heath
934 Danie Frenette
934 Lata Selui
931 Brianna DiPietro
925 Dietrich Truchsess
924 Sokol Fazliu
924 Linton Clarke
918 Gina Beras-Ortiz
917 Brian Littlejohns

WORLD'S GREATEST BONUS - CONTINUED

\$917 Jonathan Lipton	\$828 Joshua Cosentino	\$752 Annazette Collins	\$699 Holly Lacey	\$632 Joshua Wolf	\$582 Jimmy Tchen	\$532 Carrie Kollmar
916 Horace Johnson	827 Caitlin Brandland	751 Asef Bari	697 Erna Gasanin	632 Shermaine Kelly	582 Adrian Segalla	531 Avram Pinto
914 Josalyn Maginnis	825 Matthew Lukesh	749 Rasheeda Ballard	695 Josephine Brown	631 Joseph Rogers	581 Leo Howard	531 Jacqueline LaBlanc
914 Arthur Westergren	824 Jennifer Crandall	748 Janelle Price	693 Lionel Schwenke	631 Patrick Parisi	578 Nathan Nielson	530 Toriano Landau-Bogan
914 Corey Gladwell	824 Nicholas Scordos	748 Tony Geer	691 Steve Bryant	630 Abigail Failey	576 Laaina Havea	530 Gregory Henderson
911 Zakary Paladino	823 Jennifer McDonald	744 Chad McLaughlin	691 Robbin Trompeter	629 Glenn Woodley	574 Terry Green	530 Jamal Hamdan
910 Lockert Johnson	821 Harold Durana	743 Oren Stephens	690 Slavita Hut	629 Stephen Myers	573 Kirk Brooks	530 Kayla Largay
910 Latia Stanley	821 Marcy Wilson	743 John Salvaggi	690 Ashley Catanzaro	628 Liquiche Young	573 Sidney Rodgers	529 Steven Bensinger
905 Christian DeLaTorre	819 Dawn Selden	741 Tiana Allah	689 Ryan Tomajcik	626 William Hoffman	573 James Harding	528 Maria Diringner
905 Gloria Basabe	816 Katherine McQuade	739 John Donovan	688 Robert Novotne	622 Jinzhou Zhao	572 Gregory VanSuch	528 Craig Yarborough
904 Dale Meyer	816 Graeme Orr	739 Jammarr Sessoms	687 Janelle Bice	622 Andrea Orendain	571 Amanda Ritter	528 Erin Smith
903 Lavenita Tahaafe	815 Andrew Bishop	739 Jarid Waniger	687 Hunter Houvener	621 Margarete Joseph	571 Shane Eaton	526 Alexander Spooner
902 Miriam Heaton	811 William Parmeter	739 Randolph Souliers	685 Melissa Foy	621 Christopher Hintz	570 Tyler Livasy	526 Carla Miller
901 Jesse Wise	810 Pamela Altman	738 Dan Nebraski	682 Douglas Newhook	620 Yonique Gordon	570 Tijuana Mingo	526 Jennifer Robinson
900 Elizabeth Tompkins	809 Jan Kodani	737 Kimberly Colon	682 James Mabson	620 Haydee Burrola	570 Vivian Vu	526 Gisselle
899 Steve Svendson	808 Lee Jeffers	737 William Russell	682 Anacleto Arevalo	619 Martin Patterson	569 Jackson Cook	Hernandez-Nunez
893 Roger Weisman	808 Ramon Velasquez	737 Shane Parent	682 Brittiany McMillan	617 Aaron Dupras	567 Ginger Magill	526 Eric Trautloff
892 Dallas Johnson	807 Marc Demilia	737 Crystal Whittmore	680 Ratu Kani	612 Claude Harriott	566 Nicole Bethea	524 Stefan Johannsson
891 Peria Afuamua	806 Matthew Bell	736 Raymon Reynolds	679 Tammie Hartman	610 Badum Maaloo	566 Alexander Schwartz	524 Elise Bagnati
890 Kelly Miller	805 Kelsey Roth	736 Greg Porter	679 Beth Snow	610 Yvette Nelson	564 Justin Cheatham	524 Dustin Surace
886 Anthony Stephens	804 Thomas Reddoch	736 Antonio Davidson	678 Sandra Linse	609 Ruben Terrero	563 Raquel Craig	521 Kayla Taylor
883 Jimez Parker	803 Felicity Hammill	735 Daniel Rowe	677 Philip Roffi	609 Kevin Praeuner	563 Michael Kachenmeister	520 Carolyn Havens
878 Stuart Xu	802 Stephen Richardson	734 Larry Finch	676 Zhimin Jiang	609 Alicia Cooper	562 Nicholas Tinko	520 Ronald Rivera
878 Benton Tong	802 Kareem Mutia	734 Jonathan Stewart	675 Karla Woods	608 Richard Whyte	560 Gail Cowley	520 Nathan Brown
878 Elizabeth Lo	798 Robert Drake	733 Rimay Papalii	674 Afsaneh Sabahi	607 Timetris Roberts	559 Danielle Roberts	520 Heather Hewitt
877 Mark Harhager	797 Nikki Mustin	732 Danielle Youngblood	674 Susan Bergh	607 Devin Greene	558 Albert Biney-Amissah	519 Viktoriya Ramirez-Meraz
873 William Linton	792 Walter Blackstock	732 Denise Berrios	673 Ruth Charlesworth	607 John Nasti	558 Andre Hawihorne	518 Ronnette Turner
871 Jesse Sault	791 Jonathan Cordes	728 Jena Stottlemeyre	673 Dennis Blue	606 Laurekins Pardovani	557 Edgar Quiroz	515 Cherie Mohn
871 Luis Galvez-Galvez	787 Saimone Ulupano	727 William Noviello	670 Robin Schirle	606 Erin Smith	557 Darrin Roberts	514 Zipporia Murrell
871 Frances Walker	784 Sarah Grimes	727 Raudel Santos	670 Carinne Kuehl	606 Jessica Agoo	555 Kim Walker	513 Mark Dombrowski
870 Jessica Rosado	784 Jonathan Maust	727 Rhiarna Russell	669 Darlene Featherstone	605 Julia Loboda	554 Richard Tunstall	511 Michael Warren
869 Frederick Hadayia	783 Joelma Lee	727 Anthony Bates	668 Jim Rigelman	604 Mohammed Moalawi	554 Preston Richey	511 Jonathan Hanaway
865 Zachary Farrell	782 John Franklin	725 James Austin	664 Sarah Eikay	603 Blaz Korosec	552 Mohamed Mohamed	510 David Norman
863 Tony Wittmus	782 Tod Bocken	725 Julie Aprahamian	663 Bertrand Joseph	603 Sean Bernard	552 Jackie Beckham	510 Thelma Wiggins
861 James Schneider	781 Melinda-Rae Lyse	725 Caleb Drake	663 Frederick Noel	602 Christina Wacker	552 Patrick Kushla	510 Roosevelt Jeanty
858 Emilee Manthey	781 Jessica Cavanaugh	724 Alexander Crawford	662 Brittany Garland	602 Marlene Solis	551 Vaughan Lacharite	509 Ronald Cargill
857 James Keefer	781 Jason Sims	723 Todd Neely	662 Cory Lambrecht	600 Christopher Spillman	550 Bruce Viaje	509 Gregory McDuffie
857 William Waldrop	780 Brandi Graff	722 David Goodman	659 Litia Bentley	599 Connor Sullivan	549 Nicki Griffiths	507 Matthew Farrell
856 Lorena Oyler	779 Susan daCruz	721 Sefo Makaui	658 Carla Lindsey	597 Shemiah LeGrande	549 Megan Rook	506 Nicole Beddia
856 Alix Albright	779 Jordon Graham	720 Daniel Bean	657 Christopher Velazquez	595 Jesse O Martin	548 Joshua Goodman	505 Daniel Umbertone
853 George Barker	776 Rob Speers	720 Ryan Feehan	654 Polina Philbin	593 Karen Sessing	547 Dustin Wambsgans	505 Ronald To
853 Dwayne Hargrove	775 Isabelle Laraque	718 Nicholas Moore	654 Deante Odom	593 Vance Rountree	547 Jonathan Velasco	504 Treshaunda Truttling
853 Tinaka Knight	775 Darlington Smith	717 Travis Kovach	653 Christopher Davidson	592 Sarah Cooper	545 Lynne Hebert-Ouellette	504 Mahadai Kryshundayal
852 Tyler Peworchik	772 Jeff Barnes	717 Ronnie Hurst	652 Nikisha John	592 Stuart McKenzie	544 Tyler Arthur	503 Eliran Shalom
852 Helen Taylor	770 Logipule Isaako	716 Danette St Marthe	651 Shorne Brown	590 Andrea Yee	543 Benjamin Van Fossen	503 Nathalie Papillon
851 Mark Caraway	770 Filisita Fialupe	715 Evan Fuchs	650 Alison King	590 Myrle Salomon	542 Nicholas Birdsall	503 Christopher Page
848 Katherine Georgiou	770 Michael Loftus	715 Mark Adelman	650 Derek Winslow	589 Daymon Green	542 Sarah Jacinto	503 Kevin Thurber
848 Lynne Bondi	769 Mauri Ramirez	713 Robert Biser	649 Teng Lim	589 Ronald Fitzgerald	542 Elizabeth Lofgren	503 John Napiza
846 Isbel Alfaro-Robainas	767 Kelly Matthews	711 Charles Belt	649 Christian LaBoy	588 Sonia Tyner	539 Jensen Millar	503 Bechir Abboud
846 Ormand O'Neal	765 Toetu Alosio	711 Randy Teyssier	647 Luisa Vigarío	587 Bernard Oliphant	537 Christopher Botelho	502 Jeremie Brettin
843 John Nieves	763 Michael Sobel	711 Meghan Romero	647 Eyad Awdi	587 Victoria Perea	537 Spencer Hieam	
841 Daniel LaFontaine	761 Joseph McCarthy	710 Morgan Sullins	644 Anthony Theriault	587 Erick Snyder	536 Igor Melcharek	
841 Unique Hunnicutt	761 Derek Wright	710 Jesus Ramirez-Hidalgo	643 Karen Davis	587 Kayla MacPhail	536 Stephanie Matamis	
837 Yolette Mompoin	760 Gildardo Meza	709 Lisa Richardson	643 Michael Jones	586 Francis Ingulli	535 David Palmer	
835 Douglas Zigby	760 Norman Lane	707 Lakisha Steel	642 Peggy Noplos	586 Joseph Frankine	534 Gabrielle Warrick	
835 Troy Hays	758 Iris Saavedra-Garcia	705 Carly Ferraro	641 Curtis Turner	586 Jenna Grula	534 LaToya Clark	
833 Michael Joseph	758 Alfred DeRose	702 Daniel Gutierrez	641 Marcus Martin	585 Curt Snow	534 Sky Mitchell	
829 Duane Shaw	756 Ernest Powell	702 Iman Chehli	634 Danny Tew	584 Kyle Butler	532 Angel Cordero	
829 Sandro Basic	755 Fabian Callaham	702 Ritia Tokahere	634 Damaris Henderson	584 Nicholas Walsh	532 Stone Maumau	
829 Samira Shaikh	754 William Archer	700 Paramjit Sangha	633 Kristie Guidry	583 Wanlin Ding	532 Tunganekore Takave	

LEADERSHIP BONUS

1



Ofa Tupouniua
\$37,875
Steve Friedlander

2



Zachary Hart
\$33,783
Surace-Smith

3



Matthew Parks
\$24,124
Surace-Smith

4



Stephen Hill
\$22,957
Steve Friedlander

5



Albert Serur
\$21,791
Simon Arias

FEBRUARY BONUS LEADERS

February Bonus Payout: \$1,569,448

February Bonus Qualifiers: 1,162

\$37,875 Ofa Tupouniua
33,783 Zachary Hart
24,124 Matthew Parks
22,957 Stephen Hill
21,791 Albert Serur
20,094 Antonio Reyes
15,723 Doreen Ryan-Foti
14,338 Britton Costa
13,615 Steven King
13,103 Ryan Hall
12,990 Evan Holzhauser
12,900 Marian Sertler
12,337 Robert Dunn
12,183 Raymond Risucci
12,169 Ryan O'Malley
12,047 Robert Kanaan
11,959 Daniel Hartwig
11,433 Bobby Szwaja
11,113 Syed Quadri
11,029 Tere Diamond
10,977 Melne Lewis
10,959 Jordan Chalom
10,338 Tim McAdams
10,288 Marisa Willgruber
10,185 Atta Saleh
9,713 Randy Teyssier
9,666 Ryan Bisanz
9,627 Brian Welsh
9,320 Zach Otto
9,175 Brooke Spain
8,993 Sara Welch
8,877 Marc Salvaggi
8,827 Cynthia Schneiderman
8,619 Matthew Diulus
8,528 London Burnett
8,444 Michael Clemente
8,383 Mark Kukielski
8,161 Souleymane Bah
7,905 Brett Gryska
7,840 Jack Keiderling
7,807 Levar Morgan
7,725 Ryan Wilson
7,708 Nasr Quadri
7,692 Michael Vasu
7,644 I-Perfection Harris
7,619 Mavrick Fredericks

\$7,354 Maria Soliz
7,237 Adeyemi Akinade
7,151 Michael Gerstein
7,150 Michael Laramie
7,120 Brandon Teter
6,714 William Myatt
6,510 Kyle Lewicki
6,141 Daniel Bauer
6,137 John Conard
6,113 Corey Helly
5,869 Christopher Hintz
5,863 John McGrath
5,851 Nicholas Moore
5,786 Natalie Wagner
5,759 AshLynn Orng
5,635 Dan Nebraski
5,600 Christopher Earle
5,503 Ronald Esmon
5,466 Gabriel Feldmann
5,451 Bobby Gujral
5,445 Dustin Dunlap
5,442 Alexandra Graham
5,440 Michael Romeo
5,408 Ala Awad
5,316 Matthew Conrad
5,312 Patrick Knouse
5,271 Lucky Faaitiiti
5,225 Craig Strompf
5,182 James Keefer
5,179 Sebastian Kazek
5,134 Eric Ebbitt
5,119 Todd Glazer
5,057 Humberto Quintero
5,010 Travis Picklesimer
4,968 Jesse Spencer
4,966 Magda Figueiredo
4,957 Tony Geer
4,919 Todd Harding
4,806 Andrew McQuade
4,797 Michelle Crowe
4,745 Jonathan Maust
4,692 Brandon MacDonald
4,667 Shahab Mahdaveinejad
4,651 Darron Hacker
4,649 Timothy Wilson
4,621 Patrick Stenglein

\$4,581 Hal Herman
4,575 David Wang
4,535 Christopher Rodriguez
4,518 Gian-Paolo Diberardo
4,488 Nicholas Engrav
4,416 Unique Hunnicutt
4,350 Natalie Linker
4,312 Sokol Fazliu
4,281 Harold Durana
4,249 Christopher Favor
4,232 Ransey Vazquez
4,225 Patrick Cremeans
4,219 Melinda-Rae Lyse
4,210 Samuel Cohen
4,172 Amie McCracken
4,100 Matthew Turnquist
4,092 Lily Tchen
4,088 Erin Allen
4,073 Krista Thieme
4,063 Bobby Gujral
4,049 Christine Araujo
4,044 Ryan McIntosh
4,043 Dean Jensen
4,016 Victor Restrepo
4,004 Rita Haidinger
3,954 Henry Ingraham
3,923 Ryan Stenglein
3,872 Joshua Olin
3,835 Rodney Ward
3,775 Reynolds Akuamoa
3,749 Herman Fennell
3,729 John Collins
3,662 Chad Potts
3,654 Sara Vaz
3,636 Kevin Appasamy
3,628 Richard Barbour
3,563 Tatjana Tiki Tikhonov
3,476 Devin Adams
3,469 Matthew Bogle
3,462 Richard Mansfield
3,456 Trevor Mayer
3,455 Carl Carlberg
3,451 Stephen Jeung
3,447 Corey Hallam
3,435 Daniel Umbertone
3,411 Thomas Vena

\$3,353 Gregory VanSuch
3,325 Nicholas Lorence
3,319 Sheila Downey
3,308 John Sparby
3,225 Matthew Girard
3,214 Patricia Fifer
3,188 Elaine Kulawiak
3,176 Dorothy Niederer
3,150 Kasey Williamson
3,150 Rebecca Klebsch
3,119 Paul Samra
3,072 Andre Bent
3,038 Moli Kaufusi
3,037 Liam Flaherty
3,029 Luay Ghawi
3,006 Peter McAnaney
2,973 Peter Van Der Westhuizen
2,950 Chelsie Young
2,923 Michael Shaba
2,918 Sharif Grays
2,894 Cara DeFiore
2,893 Stuart Xu
2,860 Jose Carvajal
2,844 Joshua Jackson
2,843 Norman Candelore
2,775 Alex Torruella
2,759 Kenneth Greer
2,708 Monica Brown
2,688 Darren Miller
2,670 Aaron Friedlander
2,660 Jessica Santamarina
2,599 Sean Velasquez
2,597 Jake Yagjian
2,583 Brian Zuzick
2,542 Teryn Lieurance
2,536 Alfred Taren
2,529 Blake Higuchi
2,525 Enrique Sandoval
2,503 Robert Shafer
2,443 Cherri Xie
2,442 Dustin Rushin
2,437 Michael Mandella
2,355 William Brookshire
2,339 Mark Beckford
2,334 Troy Elliott
2,330 Ileana Rosas

\$2,315 Alex Kae
2,287 Sharon Brenner
2,250 Patrick Rieger
2,230 Donald Dowbor
2,175 Robert Schneiderman
2,151 Joshua Goodman
2,128 Jessica Wilhite
2,076 Scott Kim
2,076 Tina Phongsavath
2,075 Casey Kunash
1,998 Kathryn Chaisson
1,994 Robert Nolan
1,967 Jorge Guerra
1,958 Mark Hileman
1,942 Aaron Ralston
1,931 David Guzman
1,925 John Napiza
1,888 Andrew Wagner
1,827 Shelly Russell
1,825 John Velardo
1,775 Fritzel Octave
1,756 Joshua Cosentino
1,751 Thomas Soloweyko
1,742 Robert R Hamilton
1,715 Ryan Tucker
1,690 Ratu Kani
1,690 Phillip Jenkins
1,688 Charles Ferrari
1,675 Nicholas Scordos
1,650 Daniel Toshner
1,635 Xander Davis
1,623 Steve Svendsen
1,613 John Leggio
1,607 Salman Satti
1,607 Andrew Aaron
1,603 Justin Adams
1,588 Soncyia Williams
1,581 Michael Musso
1,575 Lesina Ah Sue
1,565 Timothy Kieran
1,563 Jordan Albright
1,550 James Isip
1,538 Jason H Lee
1,534 Jonathan Emura
1,519 Brent Bowling
1,513 Thomas Kijanowski
1,481 Mathew Mealey
1,476 Jonathan Phillips
1,475 Angela Bell
1,472 Timothy Buckner
1,455 Matt Pflueger
1,453 Daniel Vilas
1,442 Jamie Winters
1,438 Joseph Cruickshank
1,420 Brian Schreiter
1,400 Justin Crawford
1,388 Robert Chun
1,385 Daniel Walton
1,382 Brandon Summerton
1,381 Eric Thompson
1,379 Chad McLaughlin
1,375 Eric Hamblin
1,375 Drew Sharp
1,363 Arthur Sigler
1,361 Anthony Wright
1,351 Tracy Hayes
1,350 Pamela Altman
1,344 Cameron Cimino
1,331 Ashley Wenning
1,319 Amanda Hogan
1,313 Lisa Martin






\$1,307 Alon Fischer
1,306 Calvin Irving
1,304 Anita Ferris
1,289 Nicholas Triantafyllidis
1,288 Christine DiSanto
1,288 Robert Drake
1,275 Volodymyr Derevyanyy
1,275 Gregory Graham
1,275 Anthony Theriault
1,270 Glaister Parke
1,264 Mario Chavez
1,250 Jake Colpitts
1,250 Jason Ryen
1,244 Jason Theriot
1,220 Jonni Ng
1,214 Daniel Hwang
1,213 Jenna Grula
1,206 Heather Southern
1,200 Anastacio Baeza
1,191 James Moland
1,188 Ibrahim Bah
1,188 Scott Montgomery
1,181 Ari Bykofsky
1,175 Charles Belt
1,169 Jane Callies
1,163 Joshua Dishong
1,163 Thomas McConnell
1,156 Christopher Kennedy
1,150 David Ramnarine
1,138 Elyse Bryan
1,138 Amanda Hubbard
1,119 Nicholas Pelham-Clarke
1,104 Porter Balke
1,100 Samneang Prom
1,094 Mike Hudnall
1,094 Alex Grakhov
1,088 Ruben Santillana
1,075 Meaghan Kehl
1,075 Sione Maumau
1,056 Natalie Soboleva
1,050 Liliana Avila
1,050 Sharon Barnes
1,038 Charley Forshee
1,038 Jamal Simmons
1,031 Jean Joseph
1,025 Jameetri Washington
1,020 Lawrence Smith
1,013 David Schanuel
1,013 Dustin Surace
1,000 Alta Herpel
1,000 Jesse O Martin
1,000 Emmanouil Paragiou
996 Larry Giddens
990 Beau Locker
988 Arie Davis
988 Mir Khan
984 Drew Frazier
975 Shawntae Collins
975 DeAnthony Hartman
975 Emilee Manthey
975 Tyler Worstell
965 Zachary Santino
963 Nicole Sanders
963 Alexander Spooner
956 Timothy Bugge
956 Devon Chapman
950 Melissa Quintal
938 Denis Snyder
925 Joseph Hagerman
925 Joel Johnson
925 Cornelius Jones
925 Eric Peyton
925 Robert Wright
923 Aaron McLean

\$900 Marci Dowbor
900 Brittni Kwiecien
900 James A Smith
900 Nicole Wells
890 Daven Hermosura
888 Muhammed Ashraf
888 James DePetro
888 Edwin Rodriguez
875 John Catalano
868 Jason Young
866 John Nasti
863 Fran Kolos
850 Marta Cunha
850 Jamey Haugen
850 Cale Jasper
850 Leya Kirchstein
850 Shawn Lewicki
838 Lalitha Janardhanan
838 Barbara Seyoum
825 Veronica Carrion
825 Hirenkumar Patel
818 Jason Green
813 Bernard Ballou
813 Bradley Gray
813 Grant Myers
813 Abdul Yusuff
806 Roberto Navarro
800 Carlos Arballo
800 Austin Bolz
800 Regina Duval
800 Jordan Fenrich
800 Amr Shater
797 David Thornton
794 Kevin Dukes
791 Arthur McDonald
789 Tim Schroeder
781 Alex Smith
775 Darrell Asbell
775 Kade Beck
775 Rita Charles
775 Sione Maumau
775 Polina Philbin
775 Les Swain
772 Ronald Rennich
771 Daymon Green
750 Erik Graham
750 Gevorg Yanukyan
742 Richard Johnson
738 Nacole Newbold
735 Michael Denton
725 Amy Baird
725 Anthony Batista
725 Jennifer Holliday
725 Hunter Houvener
725 Andy Jaikaran
723 Leonel Lazzano
719 Jacob DeBoer
713 Leticia Fields
700 Ryan Feehan
700 Gary Gottlieb
700 Jared Teerlink
699 Lisa Hinton
695 Virginia Lee
688 Lamar Livingston
688 Julie McQuoid
688 Alexis Tyson
675 Aldina DaRosa
675 Christian Fahey
675 Michael Joseph
675 Harrynarine Ramoutar
669 Brandon Jones
663 Heather Cullen
659 Anthony Gropelli
656 David Higa
650 Michael Coulthard

\$650 Dywon Davis
650 Christine Jesoraldo
650 Albert Lau
650 Paulo Miranda
650 Sandra Sandoval
650 Ho Tran
640 Kody Kramme
638 Erikka Michaels
638 Wendy Sotelo
638 Craig Winkelman
625 Rita Eisentrager
625 Kelly Ekker
625 Vyacheslav Honcharuk
625 Lee Jeffers
613 Katherine McQuade
600 Daniel Bean
600 Nicholas Birdsall
600 Mark Glazer
600 Jonathan Hanaway
600 Erica Pagano
600 Maresa Rone
600 Steven Stensrud
600 Sandra Underwood
599 Aaron Dupras
595 Benjamin Ainscough
588 Michael Tribbitt
581 Bilal Farsakh
580 Victor Schwenoha
575 Mary Bucki
575 Carlo Buhay
575 Debra Dextradeur
575 Patrick Guthrie
575 Brittny Hawley
575 Megan Holiday
575 Monica Moffett
575 Kirk Periccioli
575 Ellen Schultz
569 Kevin Talbot
563 Juan Lopez
551 Kyle Taylor
550 Alix Albright
550 Bryon Eddinger
550 David Guns
550 David McCusker
550 David Nham
550 Maria Rezzo
550 Jeremiah Wiskeman
549 Graham Carter
547 Jeremie Dupuis
542 Kevin Holtz
531 Kasali Kotun
525 Lytoni Brown
525 Pauline Cresswell
525 Mark Danner
525 Javier Diaz
525 Peter Kwiatkowski
525 Michael Nowak
525 Julie Riedel
525 Beverly Sibert
525 Herbert Stell
519 Nathan Montgomery
513 Sonja Koryhaio
513 Joseph J Smith
500 Jackie Beckham
500 Joshua Bloomquist
500 Carl Boldon
500 Bryan Hurley
500 Brian Jerome
500 Alysia Manley
500 Christopher Murray
500 George Oshea
500 Phyo Phyo
500 Daniel Potilechio
500 Anthony Sava
500 Derek Winslow

SA/GA DIRECT CODE FIELD TRAINING BONUS

REINSTATEMENT BONUS

1  MOLI KAUFUSI \$6,641 Steve Friedlander	2  CHELSE YOUNG \$5,078 Sabrina Lloyd	3  TIMOTHY BUGGE \$4,669 Simon Arias	4  FRAN KOLOS \$4,271 Giglione-Ackerman	5  EDWIN RODRIGUEZ \$3,954 Simon Arias
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1  SAMI MOGANNAM \$3,313 Jatoft-Foti	2  DASON PHAUL \$1,757 Theodore Pappas	3  RYAN VOPAT \$1,445 Surace-Smith	4  TIMOTHY BYRNES \$1,400 Theodore Pappas	5  HERIVELTO PEREIRA \$1,324 Jatoft-Foti
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FEBRUARY BONUS LEADERS

February Bonus Payout: \$237,260
February Bonus Qualifiers: 374

FEBRUARY BONUS LEADERS

February Bonus Payout: \$51,441
February Bonus Qualifiers: 156

- \$6,641 Moli Kaufusi
- 5,078 Chelsie Young
- 4,669 Timothy Bugge
- 4,271 Fran Kolos
- 3,954 Edwin Rodriguez
- 3,852 Zachary Santino
- 3,507 Christian Fahey
- 3,310 Brittney Hawley
- 3,309 John Leggio
- 3,266 Jake Colpitts
- 3,249 Emmanuel Villaseron
- 3,122 Nicholas Scordos
- 3,025 Eric Thompson
- 2,775 Anthony Theriault
- 2,693 Jeremiah Wiskeman
- 2,521 Shawn Lewicki
- 2,513 Sandra Sandoval
- 2,478 Jamie Winters
- 2,302 Lesina Ah Sue
- 2,183 Brent Bowling
- 2,145 Rita Charles
- 2,130 Robert Wright
- 2,119 Jenna Gula
- 2,113 Aaron McLean
- 2,047 George O'Shea
- 2,032 Enrique Sandoval
- 1,972 Pauline Cresswell
- 1,962 Christine DiSanto
- 1,884 Mohammed Moalawi
- 1,767 Andrzej Sertler
- 1,752 Larry Alexander
- 1,740 Robert Schneiderman
- 1,687 Brenton Patterson

- \$1,682 Jason Ryan
- 1,672 Emilee Manthey
- 1,655 Ileana Lopez
- 1,489 Emmanouil Paragiou
- 1,482 Liliana Avila
- 1,449 Denis Snyder
- 1,430 Brittni Kwiecien
- 1,423 Jameetri Washington
- 1,404 Jason H Lee
- 1,396 Rati Ropiha
- 1,392 Mathew White
- 1,388 Charles Ferrari
- 1,360 Wendy Sotelo
- 1,353 Paulo Miranda
- 1,334 Jean Joseph
- 1,323 Amanda Hogan
- 1,322 David Schanuel
- 1,321 Ibrahim Bah
- 1,300 Lisa Martin
- 1,290 Steven Stensrud
- 1,277 Leya Kirchstein
- 1,277 Brandon Edens
- 1,266 Ratu Kani
- 1,246 Marta Cunha
- 1,217 Regina Duval
- 1,214 Kyle Schimizzi
- 1,206 Jason Theriot
- 1,204 Joshua Dishong
- 1,192 Patrick Guthrie
- 1,169 Desmond Jones
- 1,165 Ryan Flournoy
- 1,157 DeAnthony Hartman
- 1,139 Julian Morris

- \$1,135 Andrew Wagner
- 1,132 Pamela Altman
- 1,121 Benjamin Gonzalez
- 1,119 Michael Denton
- 1,115 Scott Chrisman
- 1,089 Anthony Gropelli
- 1,076 Aaron Haynes
- 1,073 Nicole Nalven
- 1,063 Alex Grakhov
- 1,029 Sean Hansen
- 1,017 David Ramnarine
- 999 Kevin Cromwell
- 989 Donte Grant
- 965 Vyacheslav Honcharuk
- 964 Anthony Sava
- 963 Amanda Baird
- 960 Cale Jasper
- 956 Sandra Underwood
- 943 Louis Bloukas
- 928 Hans Owens
- 921 Beau Locker
- 912 Jeremy Lawrence
- 912 Jason Green
- 909 Paavo Cymanow
- 890 Scott Montgomery
- 869 Elias Boles
- 850 Phyo Phyo
- 816 Micah Focken
- 788 Christopher Weglarz
- 778 Alix Albright
- 772 Arie Davis
- 747 Alysia Manley
- 732 Jordan Albright

- \$730 Oleg Novitchii
- 729 Jordan Fenrich
- 726 Austin Bolz
- 701 Shiwa Hollingsworth
- 697 Taneshia Solomon
- 689 Nelson Saladen
- 689 Debra Dextradeur
- 683 Tyler Worstell
- 682 Peter Kwiatkowski
- 681 Gail LaCroix
- 672 Matthew Woods
- 664 Joseph Hagerman
- 649 Veronica Carrion
- 642 David Rigney
- 637 Maresa Rone
- 629 Jamey Haugen
- 628 John Passi
- 623 Mir Khan
- 620 William Russell
- 614 Heather Southern
- 600 Matthew Oickle
- 599 Neftali Montalvo
- 595 Scott Carlisle
- 589 Inna Grigorov
- 571 Mark Glazer
- 554 John Napiza
- 552 Nicole Wells
- 532 Cornelius Jones
- 513 Ian Cary
- 508 Yusuf Ahmad

- \$3,313 Sami Mogannam
- 1,757 Dason Phaul
- 1,445 Ryan Vopat
- 1,400 Timothy Byrnes
- 1,324 Herivelto Pereira
- 1,227 Nicole Conley
- 1,212 Nabil Spahi
- 1,153 Benton Tong

- \$1,099 Maria Ramirez
- 1,078 Joseph Tierno
- 1,060 Laura Wright
- 1,056 Ewa Blizniak
- 1,048 Mitchell Look
- 1,033 Sherie Duvall
- 1,001 Maria Melendez
- 916 Bradley Weigand

- \$883 Joseph Faisant
- 787 Nikki Crosby
- 729 Laura Dombroski
- 710 Mario Andres Chavez
- 708 Linda Byas
- 700 Angelique Lavaly
- 677 Mike Allen
- 633 Robert Recker

- \$590 Matthew Melhorn
- 579 Hector Sartori
- 530 Olga Tsymbal
- 512 Douglas Zigby
- 512 Joseph Smith
- 511 Angela Ritchie
- 505 Bilal Farsakh
- 500 Bryan Czajkowski

4 BONUS TOTAL: \$3,129,820

WORLD'S GREATEST \$1,271,671	LEADERSHIP \$1,569,448	SA/GA TRAINING \$237,260	REINSTATEMENT \$51,441
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FOUNDERS CLUB

February Qualifiers — Outstanding Producers & PR Representatives:



Mike Sukhbaatar

Christine Judge
9th Qualification
\$58,702 Net ALP
85.8 Ret



Ruben Soberanes

Jatoft-Foti
8th Qualification
\$60,466 Net ALP
79.3 Ret



Dustin Dunbar

Altig-Orlovic
5th Qualification
\$99,739 Net ALP
86.6 Ret



Michael van Delft

Imran Satti
1st Qualification
\$91,396 Net ALP
78.8 Ret

Directors of the Month



Driving Excellence

Sales Director of the Month

Leaders growing leaders!

Domenico Bertini



Domenico had 27.7% growth over February of 2013.

PR Director of the Month

Leaders growing leaders!

Denise Gilbert



Denise is the Top Director for February 2014 with 95.71% Lead Growth.

Perspective



Scott Smith

President & Chief Marketing Officer

Sabrina Lloyd State General Agent of the Year

The world is full of champion “athletes” and champion thinkers, whether or not they are involved in competitive sports. At American Income Life and National Income Life, our 2013 SGA of the Year, Sabrina Lloyd, is truly a champion in every sense of the word.

While the competitive spirit and desire to win are powerful motivations, it is usually not when we are standing in the winner’s circle that we discover our best self. It is during our most trying hours that we find out what we are truly made of. Sabrina reinforced this lesson to all of us.

I have had the opportunity to consult, mentor, advise, and coach Sabrina for the past 7 years. She came to me when she was given the SGA Contract in 2008. She asked me I would help with systems, team building and leadership development of herself and her team. Over that time, I have grown to know her and her husband Rob (a true quality man) fairly well, and it has been a wonderful journey.

But the journey hasn’t always been a walk in the park.

Greatness exists within us all. If life’s circumstances leave you in a place where you don’t feel great at the moment, the greatness may just be in hiding for now. Sabrina didn’t feel real great in 2010, when I was given the task of suggesting she step back from her SGA contract due to lead flow issues in New York City. She and I both knew that she partially a victim of circumstance. She was upset, but with absolute conviction, decided to accept the medicine prescribed and not only come back strong, but come back as the best.

She came back as the 2013 SGA OF THE YEAR! Nice comeback!

We can all learn from Sabrina. She worked for a brief time as a manager with Simon (imagine those two in the same office), then took it upon herself to come to McKinney to discuss and recommit to her career track. As a result, she signed on again as a State General Agent in Chicago in 2011.

Sabrina possesses personal qualities that successful people and Champions all have in common.

Sabrina never quit. Even when she faced the toughest of challenges, she never stopped trying and never stopped believing in herself, which won respect. Sabrina pushed through pain until she consistently achieved success. What this means to us at AIL/NILICO is that we don’t quit on each other. If someone says, “I have your back,” they mean it.

Sabrina possesses the will to win. Sabrina loves her work and wants to win for the Company and her agency. That her greatest triumphs followed her lowest moments reflect she is a winner. Challenges present tremendous opportunity for development and growth, although Sabrina didn’t think of it that way at the time. She had to cultivate the right mentality to have the fortitude to succeed when problems arose.

Sabrina sees the good in herself and her management team. It’s amazing how people who have embraced their greatness are, in fact, humble and yet they work to bring out the best in everyone around them. Sabrina inspires others to be bigger than comparison and jealousy. Rather than just looking for problems to fix in others, Sabrina also looks for the good and encourages them to be better.

Sabrina is scrappy! I get excited when I meet someone with drive and raw talent. That was Sabrina in 2007. She has a contagious work ethic and commitment to a greater cause than her own gratification. She celebrates the achievements of others before she even thinks of her own.

Sabrina is RELENTLESS! If you are in her way, you are the lawn and she is the lawn mower. “Can’t” and “no” are not in her vocabulary. When times were tough Sabrina never had vision for the day she was in, always on a day in the near future in which she would be at the top again.

Sabrina had to leave her comfort zone. When you’re surrounded by people who are eager and willing to step out of their roles and help others, everything goes more smoothly. Sabrina owes a debt to every SGA in this company for their support and their competitive spirit, which helped develop her leadership values.

Sabrina is willing to put the first foot forward. Leadership is a willingness to chart the uncharted, to be the first in a territory never seen. It’s also about doing the right thing no matter the circumstances or consequences. I’ve witnessed many of Sabrina’s AIL/NILICO achievements but I was most proud the Christmas Day she called me all excited and said, “Guess what? I called my Dad today!” She had no relationship with him for 10 years; we talked about it sometimes. As someone who believes in the value of forgiveness, and as a father myself, I felt great satisfaction from that phone call. I hung up the phone with tears in my eye. It wasn’t just that she was communicating with her dad but because she chose to call me on Christmas Day to tell me about it.

Do you recognize any of Sabrina’s traits in yourself? Can you see the same potential in you? Can you overcome obstacles and do you have the drive to be the best amongst your peers... no matter what the cost?

If you want to be inspired, if you want to see greatness in action, look no further than Sabrina Lloyd, our 2013 SGA of the Year.



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insurance companies



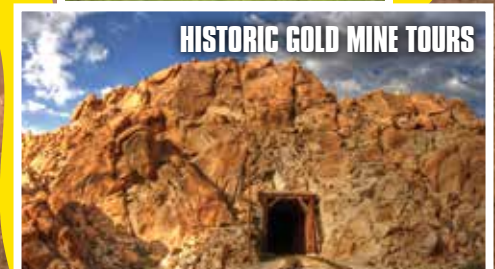
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